

LEADING A LOCAL CONGREGATION TO DEVELOP A
THEOLOGY OF STEWARDSHIP
BASED ON BIBLICAL TRUTH

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ABSTRACT

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by
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The context of this project is the Greater Temple Missionary Baptist Church located at 300 Fourth Avenue West in Birmingham, Alabama. The ministry problem that I have identified is the need to improve the decline in church donations. I hypothesize the development of a Theology of Stewardship to educate the congregation on Biblical Truth about stewardship will increase the contributions to the church. The methodology to be used for training will be eight sermons on stewardship, a focus group study, and field notes. The data collection and analysis process will involve posttest and pretest surveys, interviews, and field notes.

ACKNOWLEDGEMENTS

I thank my committee members for sharing their time and expertise to help me complete this project. A very special thanks to Dr. Wilson Fallin, Jr. and Dr. Christopher Hamlin who provided very helpful resource materials to assist in my research for this project. I thank my program mentors, Dr. Gerald Martin Young and Dr. Alfred Thompson for their patience and guidance as I struggled in the face of many challenges to complete this project. You both have inspired, encouraged, and motivated me to achieve more than at times I believed was possible.

I also acknowledge with much appreciation and gratitude Dr. Harold Hudson and his wonderful staff especially his most efficient secretary, Janice Kronour, whose helpful guidance have made this endeavor less stressful. Thanks to the excellent Library staff of the United Theological Seminary for their assistance with the research issues related to this project. Finally, a special thanks to my peer associates whose friendship and comradery have made this a memorable and joy filled journey.

DEDICATION

I dedicate my dissertation work to my family, friends, and church. A special thanks to my loving and supportive wife, Jackie, who has been by my side throughout this whole endeavor. She has encouraged me and assisted me from the beginning of this project to stay focused until this task was completed. I dedicate this work to my children, Monica Dowe, James, and Samuel who have shared me with the ministry of the church all their lives. I dedication this work to the memory of my beloved parents, Reverend Doctor James A. Gibson, Sr. and Mrs. Mary Jane Gibson, who taught me to love the Lord and his church.

I dedicate this work to my friends, the Reverend Doctor Melvin D. Bishop, whose friendship and encouragement I have been blessed to enjoy from early childhood unto this present day. I also dedicate this work to the Reverend Doctor Caroles Taylor whose friendship and faithful encouragement have provided much needed confidence and advice in times of frustration and despair while working on this project.

I dedicate this work to my church family, the Greater Temple Missionary Baptist Church of Birmingham, Alabama, without whose patience and cooperative support this project would never have been attempted. You more than any others are the reason for the undertaking and completion of this work, and without your participation and cooperation this day could not have been realized. Thank you and I love each of you for what you mean to me

People often say that if we had more income we would give more to support God's work through the church. However, the truth is it is not the amount of money in our wallets that determine our giving but the amount of gratitude in our hearts which determine how much we give to support God's work. I believe God has given the followers of Jesus a message that is essential for people to hear if they want to find meaning and purpose in life. I believe God has entrusted to us God's message of the unconditional love and forgiveness that comes to us through Jesus Christ. I believe there is a God-shaped hole in the soul of every person that can only be filled by God.

— M. Kent Millard, *The Gratitude Path Leading Your Church to Generosity*

INTRODUCTION

Chapter One, “The ministry Focus,” addresses the place where this project takes place. The place where the needs of both Birmingham, Alabama as a community and Greater Temple Missionary Baptist Church as the congregation where this Doctor of Ministry Project takes place are both in need of financial guidance. The city continues to struggle with the racial divide between Blacks and whites that have prevented it from taking advantage of many economic opportunities that would have blessed both the community and the church. So, we still struggle for sufficient funds to operate both. It would appear that neither the church nor the community have figured out that they are the same people and the success of one also means the success of the other. When one prospers so does the other. When one struggles so does the other. How can we address the financial practices of the church and not have some impact upon the financial condition of the community where it is located?

Chapter Two, “The Biblical Foundations,” begins the biblical research for this project and lays the foundation for the biblical truths coming out of this research. This research discovers the revelation of the fact that God had the goal of the salvation of humanity in mind when he appointed mankind as steward over his creation. The Bible teaches that sin brought about division and enmity not just between God and man, but between man and everyone else and everything else. God started the process of humanities restoration even before the “fall” when he appointed man steward over all his

creation. This preemptive act of God, appointing man steward, brought man into relationship with all of creation while at the same time bringing him under obligation to God. God's fore knowledge was at work here moving to set things back right even before they had gone astray. Man's act of sin would impact all of creation and would require reconciliation at multiple levels. God started with perhaps the most obvious area, mankind's dependency upon creation, "nature." Man's physical survival depended upon food and water which came from the land. When God rescued Israel out of Egypt he took them back to the land that he had given them originally. God understood the survival of any people would depend upon their access to the land and its' produce. Once the individual and his family's survival needs were secured the building of the community around them could start.

Chapter Three, Historical Foundation," is where God introduced the tithe as a means of providing for those in the community who had no land and therefore could not provide for themselves. The tithe was assigned to provide for this group of individuals in particular starting with the Levites and the Priest. This was an expansion upon man's obligation to God as his steward. Man was now being called upon to take responsibility toward those who lacked the bountiful blessings of which God had bestowed upon him. Man's responsibilities as steward over all of God's creation had grown from just tending the garden and tilling the soil to now providing for the disenfranchised within the community.

Chapter Four, "Theological Foundations," address the theological doctrines used through this approach of using stewardship to restore this broken relationship between God and man. Stewardship provided the path that lead back to the future God had in

mind for man from the beginning. It is through this stewardship relationship that God established with man before the Fall that restoration is to be accomplished. God's goal was to help mankind get back to paradise in the Garden of Eden, back to fellowship with God, himself. The idea of restoration through stewardship is explored in Philip G. Ryken's book, *Message of Salvation* that is reviewed in the journal *Themelios*. This book is about restoration and salvation being the central or general theme of the Bible. According to *Themelios*' book review, Ryken divides his book into four parts, all centering on some aspect of salvation.

The article reads as follows:

The book covers a great deal of ground. It is divided into four parts. Part 1 is headed 'Saved from Sin' and deals with creation and Fall, Sin and judgement, and Inability. Part 2, 'Saved by Grace' is the longest and handles election, deliverance, redemption, expiation and propitiation, reconciliation and resurrection. Part 3, 'Saved by faith', focuses on regeneration, faith and repentance, union with Christ, justification and adoption. Part 4, 'Saved for God's glory', has chapters on the communion of saints, sanctification, perseverance, glorification and mission.¹

Man's stewardship responsibilities continue to grow in the New Testament under the Gospel of Jesus Christ. Both the amount of our contributions to be returned to God and the reward to be received from God for our obedience to God, changes in the New Testament. The shift is from a tenth to the total of our possessions and from the promise of bountiful crops and livestock to eternal life. This shift is from the temporal to the eternal, from the terrestrial to the celestial.

Chapter Five, "Theoretical Foundations", addresses the Methodologies used in this project for data collection. Pre and posttest surveys are to collect data on the

¹ Philip G. Ryken, *Message of Salvation (The Bible Speaks Today: Bible Times)*, Leicester: England, Inter Varsity Press, 2001, reviewed in *Themelios* Volume 28, No. 1, Autumn 2002, pp. 123, accessed November 2016. Logos.

congregation as they are taught biblical truths discovered through the research of stewardship in the Bible. A focus group study is used with the stewardship ministry, who had the responsibility for coming up with the stewardship program for the congregation. Because of their responsibility to the Church to lead in this area they were assigned the responsibility of creating the theology of stewardship document for the source. This process and how it was approached will be looked at in detail in this chapter. The third and final form of methodology used in this project is that of field notes. I as the researcher and teacher of the focus group had a definite impact on the results coming out of this study as a participant observer.

The final chapter, "Project Analysis," will look at the data resulting from the project's research. A conclusion will be made regarding these results and a determination of the success or failure of this project. A discussion of how this project can be improved and what the next steps will be in the continuation of developing the theology of stewardship document developed for this congregation as the result of this project.

CHAPTER ONE

MINISTRY FOCUS

Introduction

The purpose of this chapter is to describe the ways in which my ministry interest and skills relate to the needs of my context. Second, to determine how the relationship between my ministry interest and skills and the needs of my context can form the basis for a Doctor of Ministry Project. Third, to develop a theme statement and hypothesis on which my Doctor of Ministry Project will be built.

Context

The analysis of my context begins with the city in which the congregation is located where this Doctor of Ministry Project is to take place. Birmingham, Alabama is the name of the city in which this project is to be done. Birmingham is considered to be a “New South City” because it was established after the Civil War and its economy was not based on cotton or produce but the iron and steel industry. The richness of its iron ore deposits had been known for many years but because of the lack of a sufficient rail system the city’s development did not begin until 1871 after the rail system running through the area was completed. James R. Bennett explains:

During Reconstruction (1865-1874) Alabama’s state debt quadrupled – going from \$7 million to \$29 million, most of it to companies to build railroads. In the late 1860s work resumed on the two railroad lines planned in Jones Valley but halted by the war. By 1870 the Alabama & Chattanooga had made its way

through Jefferson County all the way to Tuscaloosa headed to Meridian. The South & North, where engineers had to blast through the mountains including the stony face of Brock's Gap, finally made its way into Jones Valley in 1872.¹

Birmingham was incorporated on "December 19, 1871 by the members of the Elyton Land Company in the Montgomery office of banker Josiah Morris."² The land for this new city was purchased at a cost of "\$25 an acre with a total of 4,150 acres purchased to establish this new city."³ Birmingham was different kind of city to the state of Alabama and to the southeastern United States. This portion of the country was primarily an agricultural center but Birmingham was bringing the iron and steel industry to the state at a time when the country's economy was changing because of the introduction of the industrial factories with their processes of automation to increase the manufacturing of products. Iron and steel would be needed to help build the rail lines and infrastructure of our growing nation in its westward expansion. James Bennett and Karen R. Utz write regarding the historical landmarks that recall the influence of the iron and coal industry upon the city in the following terms:

The Birmingham District also features numerous iron ore and coal-mining sites, remains of coke ovens, and other historic places tied to the iron trade. From Tannehill, which began making iron in 1830, to the Sloss City Furnaces, which helped make Birmingham "the Pittsburg of the South," history buffs and tourist alike can walk the very pathways of the old iron workers.⁴

¹ James R. Bennett, *Historic Birmingham & Jefferson County*, San Antonio, TX: Historical Publishing Network 2008, 55, quoted in Malcolm C. McMillan, *Yesterday's Birmingham*, E. A. Seeman Publishing Inc., Miami, FL, 1975, 12.

² Bennett, *Historic Birmingham & Jefferson County*, 56.

³ Bennett, *Historic Birmingham & Jefferson County*, 56.

⁴ James R. Bennett and Karen R. Utz, *Iron & Steel: A Guide to Birmingham Area Industrial Heritage Sites*, Tuscaloosa, AL: The University of Alabama Press 2010, Introduction xiv.

The introduction of these new industries of iron ore and coal mining, along with the production of iron and steel required skilled laborers. This employment opportunity attracted many new workers to this growing city. The city's population began to grow so fast with the influx of all these new workers that Birmingham acquired a new nickname, "the magic city." Much of the growth of the iron industry in Birmingham took place in the later part of the nineteenth century. Bennett describes the phenomenal growth of this period he writes,

In the final decades of the nineteenth century, the American iron industry witnessed its greatest era of growth. Between 1880 and 1890, Alabama pig iron production increased ten times over. In 1880 the state turned out 68,919 tons. By 1890 the figure had risen to 816,911 tons from 39 furnaces, most of them in the Birmingham District. Coal and iron ore mining experienced the same phenomenal growth. By 1890, Alabama mines produced four million tons of coal and 1.5 million tons of iron ore.⁵

This tremendous growth in the iron and coal industries called for the immigration of more and more workers. Bennett describes how this caused the city's population to grow and where many of these workers came from, he writes:

Many early immigrants to Birmingham were native Alabamians, black and white, many drawn here by iron and steel industries. Others came from Tennessee, Georgia, and a scattering of northern states. Citizens from other countries accounted for only about eight percent of the population in the early 1890's. While there were only 31 foreigners in Jefferson County in 1870, there were over 5000 in the Birmingham district by 1890.⁶

The question however, lingering in my mind is how did this economic prosperity and employment opportunities effect or impact the black population of the city? Horace Huntley a history professor at the University of Alabama in Birmingham and the Director

⁵Bennett, *Historic Birmingham & Jefferson County*, 72-73.

⁶Bennett, *Historic Birmingham & Jefferson County*, 73.

of the Oral History Project for the Birmingham Civil Rights Institute writes in his book,

Black Workers' Struggle for Equality in Birmingham:

It was in these mines, mills, and neighborhoods that black working people struggled individually and collectively to improve their condition of life. Even under the harsh oppression of legal segregation they organized into labor unions of many different types, and they discretely formed study groups and networks of known and trusted activists, which linked together members of different unions. Their unions were theaters of conflict and of mobilization against racial discrimination every bit as significant as were churches, schools, and public spaces. Networks of union activists proved to be of decisive importance in creating, sustaining, and protecting the organizations of the civil rights movement that historians have made better known, especially the Alabama Christian Movement for Human Rights (ACMHR), led by the Reverend Fred Shuttlesworth. Organized black workers gave the civil rights movement in industrial Birmingham its distinctive character and tenacity.⁷

Huntley reminds us of the importance of the struggles of the black industrial workers and domestic workers to the plight and struggle of the black community in Birmingham. This is a very important group to the struggles and development of the black community in Birmingham both then and now. They are equally as important to the ministry of the church through their leadership and support of its programs. Their financial prosperity reflected in the community through their financial support of both black schools and churches. They helped to build both of these institutions through their generous gifts of support. Birmingham quickly grew to become the largest city in the state of Alabama and one of the most segregated cities of the south. Although, economic opportunity was fueling the expansion of this growing metropolis racial prejudice prevented blacks from fully participating in the employment benefits enjoyed by others. However, the employment opportunities and pay was better here than most other jobs available to them in the state so blacks were willing to endure the racial bigotry that they

⁷ Horace Huntley and David Montgomery, *Black Workers' Struggle for Equality in Birmingham*, (Urbana: University of Illinois Press, 2004), 1.

would have to contend with in Birmingham. Birmingham and the surrounding area became the destination for many black families coming up from the rural communities and farms in south Alabama in search of a better life and income than that afforded them through share cropping or farming.

Wilson Fallin, Jr. in his book entitled *Uplifting the People* comments about the importance of education, Black Nationalism, and sociopolitical concerns among black Alabamians in the late nineteenth century. He writes:

No issue concerned black Baptists more than education. Coming out of slavery, blacks craved formal education. They flocked to schools sponsored by the Freedmen's Bureau and the American Missionary Association. In slavery blacks had seen that educated whites held power: they now wanted such power for themselves. During Reconstruction black Baptist churches formed Sunday schools and allowed their buildings to be used for Freedmen's Bureau schools, and some ministers served as both pastors and teachers.⁸

Many African Americans believed that education was the way to equality and acceptance. They were to discover that this assumption was wrong and they later on resolved to accept the separate but equal doctrine. Some White racists had no tolerance for blacks under any circumstance, situation, or condition. They just could not bring themselves to accepting blacks as equals. Wilson Fallin, Jr. reports in his book entitled *The African American Church in Birmingham, Alabama 1815-1963* how whites in Birmingham felt about black workers and the education of blacks in general around the early twentieth century. Fallin writes:

Most whites in Birmingham were southerners who brought their prejudice against African Americans with them. These white citizens also tended to judge African Americans in the city by the highly publicized activities of a few criminals. Most saw African Americans as irresponsible and unreliable and prone to commit crimes, especially crimes of passion. In 1889 the editor of the *Birmingham Age-*

⁸ Wilson Fallin, Jr., *Uplifting the People: Three Centuries of Black Baptist in Alabama*, (Tuscaloosa, AL: The University of Alabama Press, 2007), 79.

Herald declared: “The Negro is a good laborer when his labor can be controlled and directed, but is a very undesirable citizen.” In 1909 a grand jury declared: “The white man’s burden is the criminal negro. We are overwhelmed with the amount of crime in this class of citizenship.” Because of this general attitude toward African Americans, whites insisted that the city government should do all within its power to control them, force them to work, and most of all, protect whites from the criminal tendencies of the African Americans. The Birmingham government responded and sought to control African Americans through several means: segregation, governmental regulations of saloons, vagrancy law enforcement, convict labor, and the county fee system.⁹

It seemed that blacks had no rights that the white legal system was willing to uphold or protect.

Although Birmingham was not officially incorporated as a city until 1871,¹⁰ several years after the Civil War ended, it served the war efforts of the south as the site of an alternative railroad system to move troops and supplies to Memphis and Chattanooga. Birmingham remained true to its confederate values and racial prejudice against blacks and other non-white ethnic groups unto this present day. However, the city’s true character was revealed and exposed on national television and made international headlines during the Civil Rights struggles that took place here during the late 1950s and 1960s. Many whites left the city to relocate in the surrounding suburbs.¹¹ They left many problems for the predominantly Black administrations that succeeded them, problems like a drastic reduction in the city’s tax base, which meant a tremendous reduction in the city’s revenue. Starting out with little or no experience, these new civic leaders had to find their way. On top of these problems, they found themselves having to deal with the

⁹ Wilson Fallin, Jr., *The African American Church in Birmingham, Alabama 1815-1963: A Shelter in the Storm*, Garland Pub., 1997, 23, as cited in *Birmingham News*, June 6, 1956; Shuttlesworth, “An Account of the ACMHR,” pp. 139-140.

¹⁰ Todd Keith, *Birmingham Then and Now*, Pavilion Books, 2014, 4.

¹¹ Keith, *Birmingham Then and Now*, 5.

scrutiny and unfair criticism by a white owned press that was biased and extremely prejudice in its' reporting of any news regarding the city at that time. This practice of biased and racially prejudiced news reporting continues even today.

On the other side of this situation, the Black community wanted too much too soon. Our people were impatient and unrealistic in many of their expectations and placed demands on these new young politicians and civic leaders who bravely stepped forward to meet the difficult challenges facing our city. Being old enough to have lived through most of these events, I can attest to them firsthand.

Around the same time as the civil laws of the land were changing in the favor of the minority groups living in America, in Birmingham, Black workers won their recrimination case against U. S. Steel. Integration had finally come to the workplace but it would not be long before the steel mills would begin to shut down in the states and work was shipped overseas to the new blast furnaces built in Japan. The large workforce in cities like Birmingham would soon be unemployed and most of the steel mills closed never to be opened again.

U.S. Steel was the largest employer in the city. At one time, it employed more than 20,000 workers; now these men were without jobs and income. The 2010 U.S. Census reflects some of the supporting statistics to show the conditions of the city's residents as they struggled to cope with the economic crises that was soon to affect the whole nation. Jobs were being shipped to plants and other facilities overseas and the big companies blamed it on the labor unions. It was suggested that the American workers wanted to high of a wage plus the increase in the cost of workers benefit packages were driving up prices and the cost of production, which lowed profits. Price increases were

driving up the cost of living and families were struggling economically to keep up.

This type of financial stress brought tension and instability to many families resulting in increases in divorces and separations and decreases in the number of new marriages. These issues also produced an increase in the number of households headed by single parents and increases in the crime rate and the school dropout rate for the city of Birmingham. This loss of jobs to the city translated into lost income, lost educational opportunities, broken homes, failed marriages, increased crime, increased drug use and sales, and the loss of hope for the future which increased depression and despair across the community.

This hopelessness expressed itself as a shift in the thinking of our people about the road to salvation or deliverance, once believed by our ancestors to be through education. But now, armed with a High School diploma and some years of college training we were still the last hired and the first fired, and represented the highest numbers of the unemployed. Young African Americans were looking for alternate ways of surviving these difficult times of limited career choices even those who preserved to graduate college. The number of surviving businesses to new businesses being created within the Black ran communities across our great nation is the lowest number among all ethnic groups and especially in cities like Birmingham, Alabama.

Because cities like Birmingham in this present day are not able to create adequate job opportunities for it's' college graduates, we lose them to other markets. We are not benefitting from our efforts to assist our children with acquiring the skills needed to produce a better future for themselves and our communities. The same scenario seems to be playing itself out in our churches. After high school, we seem to be losing the majority

of our young people and we are not benefiting from the investments we have made in them. There is need for us to be more intentional in our decisions and more guided in our actions. Change will not come to these situations unless we deliberately work to make it happen. How can we change these circumstances to create a better economic environment where employment opportunities are more abundant? What can we do to help change these conditions? We will discuss possible answers to these and other questions.

Understanding the environmental context in which ministry is to take place is critical to understanding the environmental factors that create and/or contribute to the perpetuation of systemic problems within the context. Fallin describes the religious situation of blacks in the city of Birmingham during the early years of the city's growth and development. Fallin reports,

Whether worshiping in camp meetings, plantation churches, or the churches of their masters, African Americans in Jones Valley developed their own version of Christianity which was a merger of African and evangelical features. The unique Christianity was the focus of life for the slaves. It was a source of hope, security, a means of meeting other slaves in the community, and most of all a way of viewing and understanding their own slave experience. Long desiring a religious freedom and repelled by discrimination in white churches, African Americans after emancipation begun to renounce their old religious connections and form their own churches. These churches chose their own African American ministers as pastors and with a great desire for education made these churches the location for at least two schools in the county. By the time that the city of Birmingham was founded in 1871, several churches already existed in the area and were important religious, educational, and social centers in the small rural African American communities of Jones Valley. With African American migration into the city of Birmingham, migrants would establish many more churches.¹²

As Blacks immigrated into Birmingham they brought with them their own religious practices, beliefs, and traditions. Because they accumulated in neighborhoods

¹² Fallin, *The African American Church in Birmingham, Alabama 1815-1963*, 17.

where their relatives and other families from the communities out of which they had come before immigrating to Birmingham they began to establish churches that resembled those of which they had belonged back home. These churches became the central institutions within their communities. The only places in which they were free to be themselves without reprisal or persecution were their local churches. The church was more than just a place of worship it was the community center, theatrical center, recreational center, and social center for most black communities within the city.

Greater Temple Missionary Baptist Church provides the religious context for this project. Greater temple was established in May of 1920 as an institutional church. The Reverend Doctor A. C. Williams was its first pastor. Rev. Dr. A. C. Williams was “originally from Los Angeles, California and came to Birmingham to pastor the historic Sixteenth Street Baptist Church where he remained from 1916-1920.”¹³ Rev. Dr. Williams only stayed at Greater Temple for about six months after leaving Sixteenth Church Baptist Church. His associate Rev. Wren serviced as interim pastor until a new pastor could be elected in the church’s annual conference. Rev. L. C. Steinbeck was elected as the church’s next pastor. Greater Temple has had a total of twenty pastors from the time of its establishment unto the present. I am the twentieth pastor of this great congregation and have had the pleasure of serving there for the last twenty-two years. My father, the late Rev. Dr. James A. Gibson, Sr. whom I succeeded, was the nineteenth pastor and served there for twenty-eight years until his death in September of 1993. I was called to become its next pastor in December of 1993 and installed as pastor in March of 1994. Between my father and myself a Gibson has been the pastor of this congregation

¹³ Christopher M. Hamlin, *Behind the Stained Glass: A History of Sixteenth Street Baptist Church*, Birmingham, AL: Crane Hill Publishers, 1998, 21.

for the last fifty years about half the time this congregation has been in existence. No pastor has served a larger tenure than my father. Under his leadership the church has been remodeled once, at its previous site, and later relocated to its present site and a brand new facility. This new facility is the third building this congregation has built in its ninety-six years history. The congregation has never grown larger than a little over six hundred members. Its membership is basically comprised of working class people from out of the Smithfield and Elyton communities. The churches financial budget over the last ten years has averaged around \$225,000 per year. The last relocation of the church was to a site that placed it across the street from the Elyton Housing Projects a subsidiary of the Birmingham Housing Authority. The congregation has developed a strong relationship with its surrounding community as a place where the local residents can come and seek assistance with food, clothing, utilities, and rent problems. The congregation sponsors a back to school rally each year and gives out around one hundred and fifty book bags to students ranging from kindergarten to high school. Over the summer when school is out the congregation host a free lunch program sponsored by the Jefferson County Food Bank. We also participant in the Meals on Wheels Program by delivering lunches to the senior citizens in the surrounding community. We have a relaxed dress code in order to help the local community residents feel more comfortable in our worship services. We currently operate two worship services on Sunday's an early service at 7:45 a.m. and our regular worship service at 10:45 a.m. Breakfast is served each Sunday from 9:00 – 10:00 a.m. with Sunday school starting at 10:00 a.m. Mid-week services consist of Bible Study on Wednesday's at 12:00 noon followed by lunch and again at 6:00 p.m. followed by Prayer Service at 7:00 p m. Mission is done through age and gender group ministries. We

have a Senior Adult Ministry for those Sixty and above, a Men's Ministry for adult males, a Women's Ministry for adult females, a Young Adult Ministry for college age and above individuals, a Teen Ministry for High School and Middle School age students, and a Youth Ministry for the younger children. We try to provide some type of ministry activity for everyone regardless of their age or sex. Our ministry motto is "A place for everybody and for everybody a place." Funding all of these different ministry initiatives does get to be quite a challenge. Finding ways to generate more financial support for ministry is one of our major challenges. Statistics tend to indicate that the amount of charitable dollars given to churches has started to decline while charitable giving in general has not shown the same correlation. The conclusion is that the younger adults who are the missing part or weakest link in our congregations have mixed views about giving. They not only question where they should give their charitable donations but how much they are required to give? These questions and concerns have created new challenges for the church that we cannot afford to ignore because our future is at risk. The education of our members about what the Bible teaches about giving is the most viable solution I see available to us to address this problem. Understanding how God has chosen to use stewardship as a means of salvation will help us to better understand how God wants us to manage the resources he has made available to you to use for his glory. The church has the difficult task of trying to maintain its relevance in a changing world. The values and beliefs that shaped and guided the worldview of our parents and grandparents are not the values and beliefs of our children and grandchildren. They perceive things in a different way and we have to engage them where they are. We cannot afford to make assumptions that they understand what we mean by our statements. We have to learn how to

communicate more effectively, by allowing a more open and honest communication through permitting the asking of more questions for greater clarity and understanding. Learning has to become more of a dialogue and less of a monologue, which seems to characterize most of our teaching within the church today. Many of the younger people in our congregations have not grown up in church or Sunday school and lack the background or prior exposure to knowledge about the Biblical stories we assume they might know.

My Ministry Journey

What skills do I have to help address these issues? For starters I am a product of the Birmingham community. I bring personal knowledge and experience of this ethnic culture and environment to the analytical assessment of this situation. I was born and raised in the Ensley neighborhood of Birmingham. I lived worked and went to school there from birth through high school graduation. I was nurtured by the culture of this community. My earliest worship experiences were in churches that served the residents of these same communities. I can identify with these people because I am one of them. I not only was raised as one of them but I still reside among them, not just as a local pastor but also, as a neighbor and fellow community member.

The second set of skills I bring to this situation is my undergraduate education. I have a Bachelors of Arts degree with a major in Sociology and a minor in Psychology. Understanding group dynamics and how they affect group relationships is a valuable asset in understanding and interpreting social behavioral patterns. Living under racial oppression in the form of Jim Crowism which replaced slavery after it was legally abolished. The confidence to think, speak, and act freely by recently freed slaves had to

be curtailed and controlled and Jim Crowism was the method used to achieve this goal by angry southern whites. This constant ridicule and denigration of African Americans by our white American culture has only worked to reinforce a sense of self-rejection that causes many Blacks to see nothing good in anything that is Black. This same racial stereotyping still exists among many Alabamians today. Although the civil laws of the nation have changed and abolished the right to commit these discriminatory acts against any of our citizens regardless of their ethnicity, race, sex, or nationality and has attempted to provide all citizens with a level playing field. However, many Americans both Black and white still struggle with accepting a Black person in a position of authority over them especially here in the South. The barriers to our progress as a people today tend to be more mental than physical. We have to change the way we think about ourselves. Any change in our situation in life begins with a change in our own self-perception. Civil change did not come for our people in this country until we as a people united, stood-up, and demanded our civil rights no matter what the cost. I have always heard that power has to be taken and not given. We as a community have to become more intentional about the kind of future we desire for ourselves.

The third set of skills to be applied to the needs of the Birmingham community is my theological education. Seminary helped me to develop a variety of skills. Preaching has a prominent function in doing ministry but is not the only function needed to do effective ministry. Teaching and counseling are of equal importance when it comes to helping people change and grow. Understanding that edification and not just enjoyment or entertainment is the primary goal of our proclamation. The objectives of my preaching and teaching have become more goal and purpose orientated as I have become more

aware and sensitive to the spiritual and emotional needs of the people and families my ministry has brought me in contact with. I have learned the importance of using biblical counseling to teach the life guiding principles by which we as believers are to discipline our lives. Many of our social problems arise out of poor relationship skills that can best be informed through teaching people how to apply the basic biblical teachings about practicing our faith before others. Religion is to be practiced in the context of the community, and not so much in isolation or solitude from other people. Our hope is to influence others by our example and not just our communication, albeit our communication is very important. However, the moral imperative of our message should also be reflexed in our conduct and behavior we exhibit toward others.

A fourth sets of skills my professional development as a minister has taught me is the importance of teamwork. To do effective ministry, whether in the congregation or in the community, partnering is necessary, especially when lives' are to be effected by our ministerial projects and programs. Partnering is also necessary with those whom we ask to become a part of our ministerial team. Unless people buy into our proposals and take ownership of such projects, they will fall dead on the drafting board.

A final skill set I have learned through working with various organizations over the years is that planning, scheduling, and following through with the plan can and will lead to success. We plan but fail to set a timetable for reaching certain points in our plans, and then we fail to follow through or follow-up our plans. If we are to be successful in

our attempt to turn our situation around, we must learn to focus on the issues confronting us and stay committed to our goals. We must “keep our eyes on the prize.”¹⁴

Synergy Development

How do we combine these components of identified needs and identified skills to create a Doctor of Ministry project proposal for this Doctor of Ministry Degree Program? Let's begin by summarizing my assessment of the needs identified. The greatest need within our community and congregation is that of jobs. The unemployment and poverty rates in the city of Birmingham, Alabama are highest among African Americans. The high school dropout rates and the local arrest rates are all highest in our area among young African Americans. No jobs mean, no income; resulting in poverty and despair. Despair gives way to depression that often results in drug usage and drug abuse ending with drug addiction. Drug addiction gives way to acts of crime and violence that end in death or arrest. Arrest usually results in conviction, which creates a criminal record that renders the individual unemployable after getting out of jail. The inability to find employment most often will result in a return to prison because of a return to crime as a source of quick income. This vicious cycle is repeated day after day in our city. It is affecting more and more of our teenagers and young adults. Our challenge as a local church within this local community is to break this cycle and turn this situation around.

¹⁴ Kim Ruehl, Folk Music, “Keep Your Eyes on the Prize,” accessed January 12, 2016, http://folk.music.about.com/od/folksongs/qt/Keep_YourEyes.htm.

How can we restore hope to the lives of so many people who have lost their hope of a better future? What can the church do to create a better economic climate in a community like Birmingham, Alabama and in a congregation like Greater Temple Missionary Baptist Church?

The place I suggest we should start is with the creation of biblically based programs to teach resource management (good stewardship). Our people have always had limited resources, but still managed to accomplish great endeavors because of wise choices that honored God and addressed the needs of the community in which they lived. It is amazing that most of the Historical Black Colleges and Universities were started by a people just coming out of slavery with little to no financial resources. Yet, with our higher educational levels, larger incomes, and better employment opportunities, we struggle to keep these same institutions operable. The reason appears to be a value shift in how we address our personal needs, the needs of our congregations and their surrounding communities.

In the past, we have worked at these matters from a cooperate perspective. We saw our congregations and ourselves as a part of the surrounding community and what was good for the community was good for the church. But today, we have shifted to a much narrower focus of self-interest and personal desires. We seem to be losing our sense of cohesiveness as a group that helped us to survive the challenges and threats of the past by pooling our resources and efforts together under the guidance of the local church. Other organizations and institutions have attempted to replace the church in its' historic role as the voice of the community with little or no success and have allowed many of the disenfranchised residents of the community to fall through the cracks. The

biblical values that connected the stewardship of our personal resources and community together are missing in today's society. The bases for how we determine self-identity has lost the Christian influences that helped us to understand who we are in the light of the teachings of God's word. We have lost the advantage of the synergy resulting from working together to address our common problems as a group. We now approach these concerns as separate individuals.

Conclusion

In this chapter I have discussed the history and needs of Birmingham, Alabama as the community in which this African American congregation is located and where this project is to be done. The greatest needs of this community as it relates to its black residents are resources to live out of. The greatest needs of this congregation are to better understand how to generate and create these resources according to Biblical truth. The skill sets I bring to this situation are the ability to preach, teach, and counsel people with the word of God.

The goal of this project is to develop a more generous donor base to support the ministry outreach programs of our congregation especially those designed to benefit the community we serve. I propose for my Doctor of Ministry project to develop a theology of stewardship based on biblical truth. The objective of this project is to use what the bible teaches about stewardship to help this congregation become better stewards of their resources and possessions, which will help this church to better serve the community where we are located. This can best be achieved through the development of a theology of stewardship for this congregation based on Biblical truth.

CHAPTER TWO

BIBLICAL FOUNDATIONS

The purpose of this chapter is to identify and exegete two Old Testament scriptures and three New Testament scriptures that will provide the biblical foundation for my Doctor of Ministry project proposal. The title chosen for this project proposal is “Developing a Theology of Stewardship for a Local Congregation Based on Biblical Truth.” The focus of this project will be looking at stewardship from a financial perspective. The Bible has a lot to say about money, especially the New Testament. Man’s relationship to money was used by Jesus to reveal the hidden characteristics of one’s true personality. This discussion will begin with the Old Testament’s teaching on tithing and conclude with the New Testament’s views on giving as taught by Jesus Christ.

The two Old Testament scriptures selected to support the argument for Developing a Theology of Stewardship based on Biblical Truths are Deuteronomy 14: 2–29 and Malachi 3: 8–10 NKJV.¹ These two passages were chosen because they best reflect the way stewardship was structured under the Law of Moses. These scriptures teach that tithes and offerings were to be used to support temple workers, the poor, and strangers (Dt. 14:28-29). This system of giving also provided a source for funding the operational and maintenance cost of running the temple. These two Old Testament scriptures also support and encourages sacrificial giving, the type of giving that results in

a promise of blessings from God in return. In Deuteronomy 14:22-29, we observe how this type of giving addresses social needs within the community. In Malachi 3: 8-10 we note the personal benefits and blessings promised to those who engage in this type of mandatory and sacrificial giving.

Shifting the discussion to the New Testament, we look at how tithing is mentioned, but not commanded as it was under the Old Covenant. The New Testament teachings of Christ do not explicitly state, that we are not to tithe, nor do they say that we are to tithe. Instead Jesus advises the rich young ruler to sell all that he has and give it to the poor and he will have treasure in heaven (Luke 18:22). However, it is evident that tithing was still in practice by the Jewish nation during the time of Christ and well into the first century A.D. The Apostle Paul in Colossians 2:8-23 and the writer of Hebrews 7:18-28 take a more definitive position concerning tithing. Both passages advocate that tithing, as an ordinance under the Mosaic Law is no longer a required practice under the New Covenant established by the death, burial and resurrection of Jesus Christ. The three New Testament scriptures that have been selected to support the argument for the design of a financial support structure for the church today based on biblical truth are Mathew 23:23, Luke 18:10-14, and Hebrews 7:1-10. These passages will help to provide a better understanding of how God uses stewardship to support the work of the church and its' ministries to the surrounding community.

Then this discussion will conclude with how two major concepts connect with the scriptures referenced from both covenants. These two concepts are "the works of righteousness of God" and "the fear of God," they both drive and under-grid the

¹ Deuteronomy 14:2-29 and Malachi 3:8-10, New King James Version (NKJV). Unless otherwise

motivation to practice biblical stewardship. The consequences that result from obedience or disobedience to God's command for us to "give" will conclude our discussion.

Deuteronomy 14:22-29

The Old Testament seems to have a much stronger and more compelling argument that tithes and offerings are the ways in which God prescribed to fund the ministry of his temple and priesthood. God commands tithing in both Deuteronomy 14:22 and Malachi 3:10a. However, he makes some modifications in Deuteronomy chapter 14 from his instructions given previously in Numbers chapter 18. In Numbers 18:19-21 the tithe was to be given to the Levites, Aaron, and his descendants. The passage reads:

All the heave offerings of the holy things, when the children of Israel offer to the LORD, I have given to you and your sons and daughters with you as an ordinance forever; it is a covenant of salt forever before the LORD with you and your descendants with you. Then the LORD said to Aaron, you shall have no inheritance in their land, nor shall you have any portion among them; I am your portion and your inheritance among the children of Israel. Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting.

Deuteronomy 14:22 calls for a "true tithe of all the increase of the seed that crops yield annually." Numbers 18:19, 24 speaks specifically to the "heave offering" as a gift from God to the Levites, for an inheritance because they have no inheritance of land among the children of Israel. The Lord further states in verse 23 that "it shall be a statute forever throughout your generations, that among the children of Israel they have no inheritance." The tithe's initial use, to provide support for those who worked in the temple was modified to include support for "widows, fatherless and strangers." The *Bible Expositor Commentary* further explains this modification and its' additional instructions to the

application of the tithe in Deuteronomy chapter 14 from that given in the book of

Numbers Chapter 18, when it explains:

In Deuteronomy, the tithe is taken to the place the Lord shall choose as a dwelling for his Name, and there it is eaten joyfully in the presence of the Lord (v.23). Moses had already mentioned in 12:6 the tithes along with the other things the people were to bring to the chosen sanctuary, where they should eat and rejoice. Surely, the people in a few days could not consume a tenth of their total annual production! Having already given directions for the support of the Levites by the tithe (Nm 18:21-28), Moses here spoke of the festal communal meals that the people were to enjoy when the tithes were brought to the tabernacle (v.26)-situated somewhere in one of the tribal allotments after settlement in Canaan.

Every three years these tithes were to be brought to local city centers where they were stored for the use of the Levites, the aliens, and the poor (vv.28-29). This care for non-landed people would lead to God's blessing on the work of their hands.²

These modifications in the application of the tithe presented several new problems and raised new questions about exactly how many different types of tithes the Israelites were required to pay, to who were they required to pay them, and how often were they required to pay each tithe? Kostenberger and Croteau explain the differences between the three types of tithes that are discussed in the Old Testament. They write:

There are three major passages related to tithing in the Mosaic Law: Leviticus 27:30-33, Numbers 18:21, and Deuteronomy 14:22-29. Each passage needs to be examined to see whether God commanded the Israelites to render one, two, three, or four tithes. The primary key to identifying how many separate tithes existed within Mosaic Law (that is, if there were more than one tithe) is the description of their nature and purpose to the respective passage.³

The first tithe identified in Numbers 18:21 and Leviticus 27:30-33 is called the "Levitical Tithe." Kostenberger and Croteau explain this tithe in the following terms:

² Frank E. Gaebelien, S. Earl Kalland, Donald Madvig Harold, Herbert Wolf, F. Huey B. and Ronald F. Youngblood, *The Expositor's Bible Commentary: With the New International Version of the Holy Bible* (Grand Rapids, MI: Zondervan, 1992).

³ A. J. Köstenberger, and D. A. Croteau. "Will a Man Rob God?" (Malachi 3:8): A Study of Tithing in the Old and New Testaments." *Bulletin for Biblical Research* 16, no. 1 (2006): 61, accessed

In the Mosaic Law, the Levites stood between Israel and God, offering daily sacrifices for sin. Numbers 18:21 and Leviticus 27:30-33 declare that the Levites will receive the tithe for their services as payment for bearing this burden and for not getting an inheritance of land. These verses should not be regarded as marking the introduction of this concept into Israelite culture, but as the codification of “a new expression of the ancient Near Eastern tithe infused with theological significance for the new political entity Israel.” The tithe took the form of animals, land, seed, and fruit. While land, seed, and fruit could be redeemed with money by adding twenty percent, animals could not. These offerings were compulsory. These tithes were used for the livelihood of the Levites, who would then give one-tenth of their tithe to the priest.⁴

C. G. Tuland in an article he wrote for *Ministry Magazine* agrees with Kostenberger and Croteau about the number of tithes the Old Testament required under the Mosaic Law. Tuland also believes that of these three tithes “only the first tithe, the Levitical Tithe is enjoined upon the New Testament Christian.”⁵ Tuland believed that the source of this connection could be traced back to Abraham’s tithe to Melchizedek in Genesis 14:18-20.⁶ Kostenberger and Croteau call the second type of tithe identified in the Old Testament the “Festival Tithe.” They write,

This tithe can be distinguished from the tithe in Numbers 18:21. In Numbers 18, the tithe was given to the Levites so that they could live, because they were ministering to Israel; in Deuteronomy 14:22-27 those who brought the tithe are described as partakers of it. Deuteronomy 14:22 and 26 say, “You shall eat in the Presence of the Lord.”⁷

The third type of tithe identified by Kostenberger and Croteau is:

December 31, 2014 <http://search.ebscohost.com/login.aspx?direct=true&db=rvh&AN=NTA 0000056275&site=ehost-live>.

⁴ Kostenberger and Croteau, “Will a Man Rob God?” 61.

⁵ C. G. Tuland, “The Three Tithes of the Old Testament,” *Ministry Magazine*, September 1958, p. 42, accessed August 27, 2016, http://ministrymagazine.org/archive/1958/9/the-three-tithes-of-the-old-testament_.

⁶ Tuland, “The Three Tithes of the Old Testament,” 42.

⁷ Kostenberger and Croteau, “Will a Man Rob God?” 62.

The Poor Tithe (or the Welfare Tithe). Deuteronomy 14:28-29 describes another tithe. This third tithe can be distinguished from the previous two by the facts that (1) it was offered every third year; and (2) it was intended for the Levite, foreigner, orphan, and widow. The previous tithes were to be given either every year or during feasts; this third tithe was to be offered every third year. The previous tithes were mostly for the Levites sustenance; this third tithe was not for the Levites only. If the poor tithe replaced the Levitical tithe every third year, then how were the Levites sustained that year? Also, if the poor tithe replaced the festival tithe every third year, did the Israelites just ignore the prescribed feasts in those years? Such a theory creates more problems than it solves.⁸

The responsibility of providing for the needs of the Levites, the poor and the festival feast through tithing implies that the average Israelite was required to pay more than one tithe every year. The results of this situation required that the annual percentage of the income the average Israelite was asked to pay as tithe and offering came to far more than ten percent per year. Kostenberger and Croteau estimated the total annual percentage of tithe to be paid by the average Israelite in the following way:

The Levitical tithe was ten percent of the Israelites' income. The festival tithe was another ten percent of a person's income (or of the remaining 90 percent after the Levitical tithe has been paid), with both of these tithes totaling twenty (or 19) percent of a person's income. Finally, the poor tithe averaged $3\frac{1}{3}$ percent every year. This adds up to a total of approximately $23\frac{1}{3}$ (or $22\frac{1}{3}$) percent of people's overall income. Differences exist among those who have calculated the percentages. Regardless of the total, it should be clear that the Israelites gave more than ten percent.⁹

Tuland summarizes the three type of tithes in the Old Testament as "having a much broader concept of giving than one would generally assume, giving that included first, God; second, man's own physical and spiritual welfare; and third, their neighbors need. God, you, and your neighbor is a good trinity in planning one's giving."¹⁰

⁸ Kostenberger and Croteau, "Will a Man Rob God?," 62.

⁹ Kostenberger and Croteau, "Will a Man Rob God?," 65.

¹⁰ Tuland, "The Three Tithes of the Old Testament," 43.

Kostenberger and Croteau's study of tithes in the Pentateuch has produced the following results; First, it appears that the annual tithe of the Israelites surpassed ten percent of their income, actually totaling more than twenty percent. The second result:

Historically speaking, Judaism around the time of Christ understood the Old Testament as prescribing multiple tithes. For example (the apocryphal book), Tobit 1:6-8 indicates that the main character, Tobit, paid three separate tithes. Josephus wrote concerning tithing that "[I]n addition to the two tithes which I have already directed you to pay each year, the one for the Levites and the other for the festivals, you should devote a third every third year to the distribution of such things as are lacking to widowed women and orphan children" (Ant 4.8.22). Josephus's clear explanation is that in third and sixth year of the seven-year cycle, three tithes were to be paid by the Jews. The Mishnah, for its part, describes three tithes: the first tithe, the second tithe, and the poor tithe. The poor tithe, as described in Deuteronomy 14:28-30, replaced the second tithe in the third and sixth year of the seven year cycle. Thus the Mishnah differs from both Tobit and Josephus. However, all three sources hold to multiple tithes.¹¹

The third result is the tithes were given to the Levites.

The fourth result is:

The poor tithe was given to the Levites, foreigners, orphans, and widows. This tithe may have been a substitute for the festival tithe, or more likely, was another tithe paid every three years. Both the Old Testament and New Testament show a deep concern for those who minister, foreigners, orphans, widows, and the poor in general.¹²

The places where tithing appears in the Old Testament, after the Pentateuch, are in seven passages, they are: 2 Chronicles 31:5-6; Nehemiah 10:38-39; 12:44-47; 13:5, 12; Amos 4:4; and Malachi 3:8.

¹¹ Stuart Murray, *Beyond Tithing* (Eugene, OR, Wipf Stock Publishers, 2011), 90.

¹² Kostenberger and Croteau, "Will a Man Rob God?" 65.

Malachi 3:1-12

Eugene E. Carpenter and Phillip Comfort Wesley expand upon the definition and understanding of the tithe when they explain:

Words tend to have meaning at two levels; that is a word may have a literal meaning (denotation) and an implied meaning (connotation). The English word for tithe denotes a tenth part paid as a voluntary contribution,” but it has come to connote a tax or a levy. Since the offering of the tithe was a duty prescribed by Moses’ law in the old covenant, the modern reader often understands it as a tax or levy. This word study should help us unlearn the mistaken definition of a tithe as a penalty paid and learn the proper meaning of the word tithe: It is a gift of God. The issue is ultimately one of Ownership versus stewardship.¹³

Carpenter and Wesley describe the giving of the tithe in the following terms;” The giving of the tithe was an act of worship and served as a tangible reminder that it was God who gave them the produce or the increase.”¹⁴ Malachi’s use of the tithe is different from that of Moses in Deuteronomy 14. The key concept for understanding Malachi’s use of the tithe is to understanding how he addresses the question of ownership versus stewardship of the land. “For the prophet Malachi, the act of offering the tithe was an external sign of the internal attitude of reverence desired by God (Mal 1:6).”¹⁵ This modification of tithing as a way of worshipping God is a shift from compulsory giving to voluntary giving. A shift in ones attitude about tithing as described by Carpenter and Wesley will result in “a change of heart from God (Mal 3:10).” Carpenter and Wesley describe Malachi’s call for the tithe as an act of repentance when they write:

¹³ Eugene E. Carpenter and Phillip Comfort Wesley, *Holman Treasury of Key Words: 200 Greek and 200 Hebrew Words Defined and Explained* (Nashville, TN: Holman Reference, 2000), 191.

¹⁴ Carpenter and Wesley, *Holman Treasury of Key Words*, 191.

¹⁵ Carpenter and Wesley, *Holman Treasury of Key Words*, 193.

“Theologically, the offering of the tithe was a demonstration of the essence of the Mosaic law, love of God and love for one’s neighbor (Lev 19:18; Duet 6:4-9; 26:10-15).”¹⁶

Kostenberger and Croteau also discuss how Malachi’s teachings on tithing have influenced our understanding of the theological foundation and biblical bases for the financial support of the church today. Kostenberger and Croteau reveal that the book of Nehemiah “provides some valuable information for the Malachi text.”¹⁷ Kostenberger and Croteau report:

The background for Malachi is the period between Nehemiah’s visits to Jerusalem. As mentioned above when Nehemiah left Palestine for a time, the people ceased to tithe, and the temple staff had to leave the temple to support itself. When Nehemiah returned, he made sure tithing begun again.¹⁸

What Nehemiah found upon his return from Persia and how he chose to handle it is described in Nehemiah 13:5-13. The New American Commentary comments on how Nehemiah handled this problem as a noteworthy model for Christians today to emulate.¹⁹ The American Commentary explains the impact of Nehemiah’s resolution to this problem in the following terms:

Nehemiah 7:73b is a fitting description of events following Ezra 1:1 to Neh. 7:73a. Eskenazi summarizes this well: “The confluence of persons and movements ... is matched by the intensified linking of the people and book and people and book and people and the house of God. The commitment to the one is tantamount to the other. The community, having coalesced-as a community, around the Torah, and in relation to the house of God-embodies the goals of Cyrus’s decree” (Ezra 1:1-4).²⁰

¹⁶ Butler, *Holman Bible Dictionary*, 193.

¹⁷ Kostenberger and Croteau, “Will a Man Rob God?,” 67-68.

¹⁸ Kostenberger and Croteau, “Will a Man Rob God?,” 67.

¹⁹ Mervin Breneman, *The New American Commentary: Ezra, Nehemiah, Esther*, Nashville, TN: Broadman & Holman, 1993, 250-251.

²⁰ Breneman, *The New American Commentary*, 251.

Kostenberger and Croteau report Nehemiah's resolution in the following terms:

The Levites had not been receiving their portion and had to return to their fields to survive, thus neglecting the house of God. Nehemiah appointed men to oversee the collection to make sure it was done properly (Nehemiah 13:13). Interestingly, no tithe of the livestock is mentioned.²¹

Kostenberger and Croteau further explain how Nehemiah's solution to restore financial support back to the Levites was to actually work in their exegesis of Nehemiah 13:37-39.

In Nehemiah 10:37, the Levites are described as going out to the towns and collecting tithes (as opposed to having the tithes brought to them). A priest was to accompany the Levites during their collection, and the Levites when they brought the tithe back to the temple, were to give a tithe of the tithes (v. 38) to support the priest that minister, and the gatekeepers and the singers" (v. 39).²²

Melody D. Knowles describes Nehemiah's desire at this time was to establishment Jerusalem and the temple storerooms as the depository for all tithes and offerings collected to ensure the support of the temple cult.²³ She also believes this was an attempt to address what appears to be a conflict in instructions about how the tithe was to be collected. Nehemiah appears not to trust the people nor the Levites to live up to the full extent of their oaths to support the temple cult so he sent the Priest along to oversee the whole process.

Kostenberger and Croteau comment on how they believe that Malachi 3:6-12 has been used and misused by the church, they elaborate:

Malachi 3:6-12 has been used and misused by many preachers. As one commentator aptly notes, "The major purpose of the prophet's message was to rekindle the fires of faith in the hearts and minds of a discouraged people." The

²¹ Kostenberger and Croteau, "Will a Man Rob God?," 82.

²² Kostenberger and Croteau, "Will a Man Rob God?," 85.

²³ Melody D. Knowles, *Centrality Practiced: Jerusalem in the Religious Practice of Yehud & the Diaspora in the Persian Period*, Atlanta, GA: Society of Biblical Literature, 2006., 111 -114.

fact that the Jews were withholding the tithes was an indication of a greater disobedience of the nation. The main purpose of this section is a call to repentance, which Malachi then applies to the specific problem of tithing.²⁴

Donald C. Polaski of the College of William and Mary in Williamsburg, Virginia agrees with Kostenberger and Croteau's interpretation of Malachi 3:1-4. Polaski writes, "I think, however, that the question of the presence of the God of justice is well raised within the covenant community."²⁵ Polaski is referring to the question at the end of Malachi 2:17, "Where is the God of judgment?" These were a people who wanted the benefits and blessings associated with being in covenant with God, but did not seem to fully understand what it meant or required of them. They began to request the coming of the Day of the Lord, something they would not be ready for when it came. Spurgeon writes:

Malachi saw the future Judge in the present Savior. He saw that the people were not ready for the Messiah, and that his coming would be the severest trial to which Israel had been put, and would more terribly than ever reveal the false-heartedness of the people. He saw, with prophetic eye, the end as well as the beginning, and looked onward to those better days in which Israel will yet be holiness unto the Lord.²⁶

Polaski describes Malachi 3:4, 5 as being "a mixture of both blessing and curse."²⁷ Polaski elaborates further on this matter of blessings and curses when he writes:

But this text bends more toward judgment. Julia O'Brien finds in this passage a covenant lawsuit in which the people stand accused by God. In this context of judgment, the covenant means purification of the Levites to ensure pure offerings.

²⁴ Kostenberger and Croteau, "Will a Man Rob God?," 91.

²⁵ Donald C. Polaski, "Reading The Bible Today: Malachi 3:1-12," *Interpretation: A Journal of Bible and Theology*, 54, no. 4 (October 2000): 416-418.

²⁶ C. H. Spurgeon, *The Interpreter Spurgeon's Devotional Bible: Selected Passages from the Word of God with Running Comments*, (Grand Rapids, MI: Baker Book House, 1964), Malachi 3:1-3.

²⁷ Polaski, "Reading The Bible Today," 417.

As David Petersen points out, this is not entirely negative: “The change is however, not total, as the similes themselves suggest. Silver is present in the ore, sometimes even visible, and is there as precious metal. The same fabric is there, whether dirty, or clean. “Still, judgment forms the ground against which the highlights of blessing are to be seen.”²⁸

The purification of the priest was necessary for the offering of the people to be acceptable to the Lord.

Spurgeon captures the love of God for his chosen people and his willingness to forgive their sins if they are willing to repent when he comments on Malachi 3:6, “The Jewish nation has passed through the fire, but exists still, because the Lord does not change, and will not cast off his people.”²⁹ The Lord’s attention then shifts from the priest to the people and their offerings for the temple. Polaski remarks,

The focus here is on offerings for the temple. It is perhaps, a disturbing end to the section. We are drawn down from the heights of the Advent proclamation of God’s imminent rule over the abyss of the stewardship campaign. The tuxedo-clad bass stands before the choir and begins to recite-with harpsichord continuo-the budget of the church’s next fiscal year. But, despite our protest, the purity of the offering is essential to the covenant. This emphasis recurs in the final section of the passage.³⁰

The purity of the tithes and offerings brought to the temple reflected the hearts of the people and their attitude towards their God. Tithing here is a form of worship that should reflect a grateful heart. God did not allow their unfaithfulness to influence his commitment to the covenant he had with his people (Mal 3:6). He was willing to forgive his people their sins provided they were willing to repent (Mal 3:7). Judgment was imminent and repentance necessary if the nation’s economy was to prosper. The covenant

²⁸ Polaski, “Reading The Bible Today,” 417.

²⁹ Spurgeon, *The Interpreter Spurgeon’s Devotional Bible*.

³⁰ Polaski, “Reading The Bible Today,” 417.

relationship between God and his people had been compromised, by the lack of purification of the priest who controlled the purity of the tithes and offerings presented unto the Lord. God viewed these unacceptable tithes and offerings as robbery (Mal 3:8). The livelihood of the priest and the prosperity of the nation depended upon the purity of the tithes and offerings presented before God. Polaski questions the motivation of the priests and Levites because their livelihood depended upon the tithe system. Polaski writes regarding Malachi 3:7b -12:

Here the language thickens beyond the mention of offerings in v.4. The first section spoke the language of Second Isaiah; this section speaks with the voice of Leviticus. And the text raises questions that can only be answered there, if at all. In addition, we can see here the role that economics plays—priests are securing their own existence in the face of a troubled economy. All of this may tempt us to throw up our hands and fall back on Matthew: “Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cumin, and have neglected the weightier matters of the law: justice and mercy and faith” (23:23). To do so, however, is to enter Malachi’s argument on the “anti-God” side. And to do so places us under a curse (v.9).³¹

Polaski does not go far enough with his argument about “the priest securing their own existence in the face of a troubled economy,” because the condition of the prosperity of the whole nation was contingent upon the people tithing as God had commanded them. God was not pleased with this situation and brought it to the people’s attention by urging them to repent or suffer a curse for their disobedience (Mal 3:9). Repentance was to take the form of their bringing in the tithe to which God attached the promise of a blessing, a blessing so great “that they would not have room enough to receive it” (Mal 3:10). Disobedience would result in a curse. The choice was theirs to make, either obey and be

³¹ Polaski, “Reading The Bible Today,” 417.

blessed or disobey and be cursed. Polaski comments on this unique offer being made by God. He writes:

Yet, the curse here becomes quickly blurred by the prospect of blessing. Malachi cleverly deploys the language of judgment within the context of blessing. It is from the windows of heaven that the blessing will flow (v.10). But these same windows were instruments in the Deluge (Gen 7:11; 8:2; cf. Isaiah 24:18). Malachi refers to the locust (v.11), an animal that serves as the summation for all manner of judgment and misfortune in Joel 1-2. Rebuking the locust is a blessing, but it brings destruction to mind. The best example of this mixture of blessing and curse is in God's offer to be tested. Such testing is rare in the Old Testament, and only here does it have a positive cast. The crowd in Malachi looks askance at such testing (3:15), while Psalms 95 speaks of the Israelites putting God to the test at Massah and Meribah, hardly occasions for blessing!³²

Polaski struggles at this point in the passage to understand why God would offer the people the opportunity to test him to see, if he would not keep his promise, "to open the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it"(Mal 3: 10b). Polaski reasons:

Although it may strike us as odd, it is only over tithing that God offers to be tested, not any other act of piety. This testing, insisted upon by God, points to the complicated nature of obedience. Obedience to the covenant may seem straightforward: tithe because God tells you to! Or Obedience could simple be self-preservation writ large, as in a flyer I received recently which claimed, based on Malachi 3:10 that God would help me purchase a car, providing a handy list of cars for which I could ask. If you give, you will receive, and the amount of your blessing depends only on how much you ask for (would anyone ask for a Geo with Jaguars available?). What prevents a "you scratch my back, I'll scratch yours" understanding of our covenant with God? An answer is found at the center of this passage.³³

Polaski takes us to the center of the passage in order to find the answer to the question. Polaski returns us to Malachi 3:5-7a to lay the foundation for his explanation. He explains:

³² Polaski, "Reading The Bible Today," 418.

³³ Polaski, "Reading The Bible Today," 418.

The middle section of this passage is easy to skip over. The focus of the first and last sections on offerings is lacking. But here we find answers to the questions raised in the other sections. In the face of the audience's delight in the covenant, yet disappointment with God's justice, this section proclaims that covenant means an unstinting demand for justice. God is, as promised, drawing near for judgment. This judgment will fall on those who violate familiar precepts of life in covenant, such as are found in the Decalogue (adulterers, false witnesses) and in Deuteronomy (oppressors of the widow, orphan, and alien). Those who do not wish to live in covenant with God fail to reverence God. The job of the covenant community is to reverence God and thus to oppose such conduct. The community is to work for justice even as it may complain that the divine realm is not yet manifest. The imminence of God's reign does not mean that justice is a question for later.

Also, in this section, God claims to be immutable: God does not change. Because of this, God's relationship to Jacob is stable. Despite the community's constant violation of God's status, God has remained faithful, allowing them to survive. It is in this context of immutability that God raises the question of the community's return. The community will return to God when it ceases robbing God in regard to tithes and offering.³⁴

God's faithfulness to the covenant is why his people are given a chance to repent.

The faithfulness of God is why we also should be willing to repent of our failure to obey God's request that we contribute to the support of his ministry to the ministerial staff of the church, the widows, the orphans, the strangers, and the poor. The promise of our continued blessings from God is contingent upon our willingness to bless those who are less fortunate than us by sharing our blessings with them through both sacrificial and benevolent giving. Social justice carries over from the Old Testament into the New Testament. Now let us turn our attention to what kind of giving God requires in the New Testament. Does God still expect his people to pay the tithe and offerings in the New Testament or has he instituted a different structure of giving to support his church and its' ministries at this time? Does the new covenant usher in a new approach to giving? We

³⁴ Polaski, "Reading The Bible Today," 418.

will seek to answer some of these questions as we look at tithing and giving in the New Testament.

We will now look at how tithes and offerings carryover into the New Testament. There are five passages in the New Testament that speak directly to the subject of tithing, they are Matthew 23:23-24; Luke 11:41-42, Luke 18:12; 2 Corinthians 9:7; and Hebrews 7:1-10.

Matthew 23:23 and Luke 11:41-42

There are five passages in the New Testament that speak directly to the subject of tithing, they are Matthew 23:23-24; Luke 11:41-42, Luke 18:12; 2 Corinthians 9:7; and Hebrews 7:1-10. The two New Testament passages that we will focus our study on are Matthew 23:23 and Hebrews 7:1-10. Let us look at Matthew 23:23 and Luke 11:41-42 together first. Matthew 23:23 and Luke 11:41-42 addresses the same message, which may have been shared by Jesus on two or more different occasions. In both Matthew and Luke, the primary focus of each of these passages is “the hypocrisy of the scribes and Pharisee.”³⁵ The mentioning of tithing in each of these passage is to demonstrate how the scribes and Pharisees focus more on the minute details of the law, such as the tithing of all things that are produced as a crop, rather than the more important matters of the law (Mt 23: 23 and Luke 11: 42). Jesus does not criticize the Pharisees for this conscientious behavior, but rather for their neglect of what he refers to as “the weightier matters of the law, judgment, mercy, and faith: these ought you to have done, and not to leave the other

³⁵ The word hypocrite is used 8 times to describe the conduct of the scribes and Pharisees in chapter 23 of Matthew and only one time in Luke chapter 11 (Matthew 23:13, 14, 15, 16, 23, 25, 27, and 29; and Luke 11:44).

undone.” (Mt 23: 23b). The question arises, what Jesus means specifically by “weightier matter of the law?” Frank E. Gaebelein explains, “weightier’ matters do not refer to more difficult or harder but to the more central, “most decisive” or (as in NIV) more important versus peripheral or trifling ones.³⁶ Gaebelein goes on to explain in greater detail just what he means by more central, most decisive, and more important matters of the law. He writes, “In essence what Jesus accuses the teachers of the law and the Pharisees of is a massive distortion of God’s will as revealed in Scripture. At the fundamental level, they fail to focus on the thrust of Scripture, a point made with equal force in the two references to Hosea 6:6 in this Gospel (see on 9:9-13; 12:1-14).”³⁷

The Expositor’s Bible Commentary provides more light on the subject of weightier matters as it explains Matthew 23:25-26 in the following way:

The most common interpretation of these verses is that Jesus begins with the metaphor of the cup and dish (v. 25a), reveals his non-metaphorical concern in the last words of v. 25, and then returns to his metaphor in verse 26 now that its real purpose has been exposed. The Pharisees have been occupied with external religion instead of the inner person. Within themselves they remain “full of greed and self-indulgence [*akrasia*, found in the NT only here and in 1 Corinthians 7:5],” In the metaphor, cleaning the inside is basic and guarantees cleanliness of the outside.³⁸

Jesus understood the importance of exposing the Pharisees’ motives in order to reveal the true nature of his heart. Belief works from the inside out to expose the true motives behind our behavior. Jesus’ statement, in verse 23 reveals the hypocrisy of the Pharisee’s outward show of piety while concealing inwardly a heart full of rebellion against the

³⁶ Frank E. Gaebelein, D. A. Carson, Walter W. Wessel, and Walter L. Liefeld, *The Expositor’s Bible Commentary Volume 8: Matthew, Mark, Luke* (Grand Rapids, MI: Zondervan Publishing House, 1984).

³⁷ Gaebelein, et.al., *Expositor’s Bible Commentary*.

³⁸ Gaebelein, et.al., *Expositor’s Bible Commentary*.

spirit and intention of God's law to tithe (Dt 14: 22) now that his true nature is exposed. This pre-occupation with ceremonial cleanliness to Jesus is just a cover-up an excuse to avoid dealing with the real issues. Jesus's statement, "But rather give alms of such things that ye have; and, behold, all things are clean unto you" (Lk 11:41) speaks directly to his concern for the disenfranchised of his time and how God had sought to provide a means of providing for their welfare through the tithing system. The Pharisees' hypocrisy was an attempt to appear pious publicly while avoiding the acceptance of this weighty social responsibility privately/inwardly. Jesus cuts through the chase and goes right to the crux of the issue when he mentions to the Pharisee the need for an outward show of interest in matters such as judgment and the love of God. Luke 11:42 shows that social welfare was a major concern of Jesus's as he responds to the issue of what truly constitutes spiritual defilement unclean hands or an unclean heart?

Luke 18:10-14

This passage contains the parable that contrasts the prayers of the Pharisee and the Publican. In this passage as it was in the previous passage studied, tithing is not the main thrust of the lesson being taught, but rather a side issue being used by the Pharisee to justify his righteousness before God. Here, tithing is mentioned only once in verse 12. The Pharisee in this story is quite conscientious and committed to doing the right thing. Like the Pharisee in Luke 11:41-43, this man's outward image is important to him. He therefore, works very hard to maintain a proper image before God and his fellowman. He gives thanks to God in Luke 18:11 that he is not like other men, while he states some of their less desirable vices. In Luke 18:12 the Pharisee states the two things he believes

places his head and shoulders above other men, he comments he fast and he tithes.

Darrell L. Bock of *Baker Exegetical Commentary on the New Testament* writes on verse

12 of this parable regarding fasting twice a week, Bock reports:

Fasting twice a week is above what Old Testament law required, which required fasting only on the Day of Atonement. Voluntary fasting only occurred on Monday and Thursday, and other Sabbaths later became traditional fasts celebrating national calamities (Zechariah 8:19). A fast involved taking only bread and water. The traditional reason for fasting on Monday and Thursday was that these were the days that Moses went up and came down from Mount Sinai, but the real reason may be simply that it divided the week nicely. Christians who fasted twice a week did so on Wednesday and Friday, moves that may well reflect the one-day shift in the Lord's Day.³⁹

This man was the type of person willing to go beyond what was required or expected of himself in-order to show he was better than other men. The second thing he did to set himself apart from others was he "tithed of all that he possessed" (v.12b). He tithed more than what he was required by law to give. Bock comments:

The Old Testament background of tithing ... is presented in Leviticus 27:30-32; Numbers 18:21-24; and Deuteronomy 14:22-27 (cf. Genesis 28:22; Hebrews 7:5; BAGD 89; BAA 179). Even though a grower had already given the tithe for certain produce required by law, some Pharisees tithed food that they ate. Some even tithed herbs not required by law (Mt 23:23; Lk 11:42; Fritzmyer 1985: 1187-88). This man is faithful in giving a tenth of what he earns to God. On this basis he asserts his superiority over other people. He has gone beyond the call of duty, so God should be impressed with his record of service. Jesus considers such an approach offensive.⁴⁰

The pride, arrogance, self-righteousness, conceitedness, and judgmental attitude of this man comes out in verse 11 when the scripture declares, "The Pharisee stood and prayed thus with himself, God, I thank thee, that I am not as other men are, extortioners,

³⁹ Darrell L. Bock, *Baker Exegetical Commentary on the New Testament* (Grand Rapids, MI: Baker Books, 1994), 1464.

⁴⁰ Bock, *Baker Exegetical Commentary*, 1464.

unjust, adulterers, or even as this republican.” The true motivation behind his acts of worship and charity are exposed through the Pharisees’ prayer and thus reveals a very self-centered individual, who does a lot of good things, but for the wrong reasons. He is all about self-validation. He inwardly seems to despise other men, and looks down on them with contempt. Even his acts of worship and charity (fasting and tithing) at the core are more about himself and not worshipping God. The tax collector on the other hand is a polar opposite. Bock describes him in the following terms:

The tax collector is a complete contrast to the Pharisee. He stands but remains “far off,” probably on the outer edges of the Court of the Gentiles. The distance suggests timidity and his unworthiness to approach God. He does not lift his eyes to heaven, but beats ... his breast as a sign of contrition.⁴¹

The Expositor’s Bible Commentary helps us to see the contrast between these two men in a different light. The tax collector would be seen as a social outcast and the Pharisee as “deserving acceptability.” The Expositor’s Bible Commentary explains:

The modern reader will probably not feel the impact of this story to the extent a first century reader would. We already think of the Pharisees as hypocrites and the tax collector as those who received the grace of God. Jesus’ original hearers would have thought, on the contrary, that it was the pious Pharisee who deserved acceptance by God.⁴²

The New American Commentary explains the difference between the Publican’s acceptance by Jesus and the Pharisees’ rejection in the following words:

Jesus gave a surprise ending to the parable (cf. Lk 16:8). His audience would have seen the Pharisee as a positive example of true piety and the publican as a negative one of what they should not be like. For Luke’s readers, familiar with Jesus’ teachings and perhaps even this parable, the ending is not unexpected. They already knew that “everyone who exalts himself will be humbled, and he who humbles himself will be exalted” (14:11).⁴³

⁴¹ Bock, *Baker Exegetical Commentary*, 1464.

⁴² Gaebelein, et.al., *Expositor’s Bible Commentary*.

Luke 18:14 conclude our study of this passage with these words “I tell you. This man, rather than the other, went home justified.” Only God can justify us, no matter how righteous our works or good our intentions’ justification is a gift that comes through faith in God and not by works.

Hebrews 7:1-10

We will now study at how tithing is used in Hebrews 7:1-10. Here also we find that tithing is not the central emphasis of the passage. The superiority of the priesthood of Christ over that of the Levites is the primary focus of this passage. However, tithing is used here to show that the patriarchal father, Abraham, paid tithes to, and was blessed by this priest, Melchizedek. Kostenberger and Croteau describe the central argument of Hebrews as follows:

The argument of Hebrews can be seen as following one basic line of argument: Jesus’ sacrifice is superior; so do not turn back to your former ways. In order to prove the superiority of Jesus’ sacrifice, the author demonstrates that, even though Jesus is superior to the angels, he was temporarily made lower, so that his high priesthood would be made superior to that of the Levites. Following this, the author shows that Jesus’ high priesthood is superior to Aaron’s on the basis of election (Hebrews 5:1-10). This is followed by a demonstration of the superiority of Melchizedek’s priesthood over that of the Levites. Finally, on the basis of Psalms 110:4, Jesus’ priesthood is declared to be the same kind as Melchizedek’s, which has just been shown to be greater than the Levitical priesthood. This is supported by a series of supporting arguments. The section under review, Hebrews 7:1-10, then, is attempting to demonstrate that Melchizedek’s priesthood is superior to the Levitical priesthood.⁴⁴

⁴³ Robert H. Stein, *The New American Commentary: Luke* (Nashville, TN: Broadman & Holman, 1992).

⁴⁴ Kostenberger and Croteau, "Will a Man Rob God?", 130.

The passage begins with Melchizedek meeting Abraham upon his return from “the slaughter of the kings, and blesses him” (7:1b). Abraham responds (v. 2) by giving him a tithe of the spoils he has captured. This is a voluntary action on Abraham’s part. Here is how Kostenberger and Croteau interpret the meaning of this action in light of, how the writer of Hebrews uses it to support his argument that the priesthood of Melchizedek is superior to that of the Levites, they write:

The author begins by stating that Melchizedek remains a priest forever. He proceeds to provide five sets of description of Melchizedek: (1) king of Salem; (2) priest of God; (3) the one who met Abraham and to whom Abraham gave a tithe; (4) king of righteousness; and (5) king of Salem, that is king of peace. This is followed by a reference to Melchizedek’s lack of genealogy, in which he resembles the Son of God. In these first three verses there is only one major theme: Melchizedek remains a priest forever.⁴⁵

Kostenberger and Croteau see verses 4-8 as carrying the proofs to the author’s argument established in verses 1-3, that Melchizedek’s priesthood is greater than that of the Levites and here is why they believe that to be true. Verses 4-8 provide three specific reasons why Melchizedek’s priesthood is superior to the Levitical priesthood. The first of these reasons is that, “Levi and Aaron were both descendants of Abraham. When the author of Hebrews says that, ‘even Levi ... paid tithes it is because they are the seed of Abraham and were yet inside him when he paid tithe to Melchizedek,’ thus the superiority of Melchizedek’s priesthood is proved. Therefore Melchizedek’s priesthood is superior to the Levitical one.”⁴⁶ Warren Wiersbe agrees with Kostenberger and Croteau’s interpretation of Hebrews 7:7. He also describes the Levitical Priest as still being “in

⁴⁵ Kostenberger and Croteau, "Will a Man Rob God?", 132.

⁴⁶ Kostenberger and Croteau, "Will a Man Rob God?", 74.

Abraham's lions" when Abraham gave tithes to Melchizedek.⁴⁷ The second reason Kostenberger and Croteau give for why Melchizedek's priesthood is superior to the Levitical priesthood is stated as follows: "Second, Melchizedek is shown to be greater, because he was the one who blessed Abraham, not vice versa."⁴⁸ Baker New Testament Commentary agrees with their argument but states it a little differently. Baker states it in these terms, "Melchizedek functioned as God's mouthpiece and, therefore, was greater than Abraham. He acted in the capacity of priest, and that made him superior to Abraham."⁴⁹

The third and final reason that Kostenberger and Croteau identify why the Melchizedek priesthood is superior to the Levitical Priesthood is as follows; they write, "Third, Levitical priests typically served after reaching a certain age (20, 25, or 30) and eventually stopped ministering. In due course, they died. While Abraham's descendants paid tithes to priests who would die, Abraham paid his tithe to a priest who lives on."⁵⁰ Hendriksen, Kistemaker and Wiersbe all acknowledge that Melchizedek is not immortal in a natural sense but rather in a spiritual sense. Hendriksen and Kistemaker write, "Melchizedek is portrayed as a person 'without beginning of days or end of life' (7:3) and as one 'who is declared to be living' (7:8). Because of his likeness to the Son of God

⁴⁷ Warren W. Wiersbe, *Wiersbe's Expository Outlines on the New Testament*, Wheaton, IL: Victor Books, 1992, 695.

⁴⁸ Kostenberger and Croteau, "Will a Man Rob God?", 74.

⁴⁹ William Hendriksen and Simon J. Kistemaker, *Baker New Testament Commentary: Hebrews*, Grand Rapids, MI: Baker Book House, 2002, 189.

⁵⁰ Kostenberger and Croteau, "Will a Man Rob God? 75.

and because he thus is a type of Christ, Melchizedek lives on scripturally although not historically.”⁵¹

Wiersbe expresses his view on this issue in the following terms, “But Melchizedek also resembles Christ in his origin. The Bible contains no record of his birth or his death. Of course, this does not mean that Melchizedek had no parents or that he never died. It simply means that the OT record is silent on these matters. Thus Melchizedek, like Christ, is “without beginning of days or end of life”- His priesthood is eternal.”⁵²

The three reasons stated above establish the superiority of Melchizedek’s priesthood over the Levitical priesthood. The priesthood of Jesus is said to be “after the order of Melchizedek’s to provide the foundation for the argument that “Jesus’ priesthood and offering” are also superior to that of the Levitical priesthood just as is that of Melchizedek (Hebrews 7:10).

We now change our focus slightly to return to the discussion about the continuation of tithing in the New Testament. Let us evaluate the three New Testament passages that mention tithing, Matthew 23:23, Luke 18:9-14, and Hebrews 7:1-10 as to the role that tithing plays in each of these passages. Kostenberger and Croteau make the following observations:

Of the three passages that mention tithing in the New Testament, none can be appropriately used to argue for the continuation of tithing in the new covenant period. None of these passages has tithing as its main subject or ultimate point of reference. Matthew 23:23 focuses on the more important aspects of the Law that the scribes and Pharisees neglected; tithing is mentioned only incidentally, and

⁵¹ Hendriksen and Kistemaker, *Baker New Testament Commentary*, 190.

⁵² Wiersbe, *Wiersbe’s Expository Outlines on the New Testament*, 695.

Jesus' words are directed to the scribes and Pharisees, who are part of the old covenant system. The parable in Luke 18: 9-14 instructs Jesus' audience about humility, not tithing. Finally, Hebrews 7:1-10, which is part of a larger argument, was written to demonstrate the superiority of Melchizedek's priesthood over the Levitical priesthood.⁵³

There does not appear to be a single scripture in the New Covenant that commands the continuation of the tithing system as practiced in the Old Covenant. Kostenberger and Croteau conclude the matter of establishing a biblical model for giving in the new covenant age based on the old covenant practice of tithing in the following terms:

If, then the references to tithing in Matthew 23 and Luke 18 are incidental, and if Hebrews 7 tithing is mentioned only to provide one of the three proofs of the superiority of Melchizedek's priesthood, does this mean that the New Testament is silent on the issue of giving? As will be seen, nothing could be further from the truth. The fact remains, however, that despite the dubious exegetical grounds on which such an argument rests the continuation of tithing is often argued not on exegetical but on larger systematic theological grounds. The second part of this article will therefore deal with pro-tithing arguments stemming from broader systematic considerations and proceed to reconstruct a biblical model for giving.⁵⁴

Just as Kostenberger and Croteau imply in the quote above the New Testament does not support the continuation of tithing from an exegetical prospective based purely on prescription, but rather, that the principle or theological intent of the tithing system may well be supported through a descriptive approach to giving. Kostenberger and Croteau elaborate upon this theory in a second article, which we will not explore in this paper. However, we will explore their continued research and writings on this subject at another time.

We have looked at tithing in the old covenant through two different scriptures, Deuteronomy 14:22-27 and Malachi 3:1-12. We have identified three different tithes and their recipients, the Levites and priest, the widows and orphans, the aliens or strangers,

⁵³ Kostenberger and Croteau, "Will a Man Rob God?," 77.

and the festival tithe. We have learned that Israelites tithed more than ten percent of their annual income. The tithe was the gift of God to the Levites for their work in the temple and their inheritance because they received no land. Tithing was a way of providing a social welfare system to provide for the needs of the poor. The blessing associated with tithing was a material blessing, agricultural in nature. It was an increase in the crops grown on the land. The land was to be farmed six years and rest every seventh year, the Year of Jubilee. The festive tithe was to be disposed of at home in acts of charity once every three years in national celebrations of praise and thanksgiving. This tithe was to be set aside annually by the individual and was to be administered in their homes. The promise associated with this tithe was blessings of prosperity and bountiful crops, when the people gave the tithe as God had commanded. Obedience and blessing went hand and hand, as did disobedience and curses. The tithing system was driven by, the people's fear of God. This healthy respect for God's judgment provided sufficient motivation to keep the tithing system operating well into New Testament times. The results of tithing produced acts of righteousness. These acts of righteousness manifested themselves in the practice of giving tithes to provide for the poor and needy in their society as well as the temple workers and priest. The Old Testament provides a strong foundation for the practice of tithing as a requirement of God.

However, the New Testament does not contain a direct command to continue the practice of tithing as that given in the Old Testament. Tithing is mentioned directly only seven times in the new covenant and then only incidentally and not as the main subject of the passages in which it is mentioned. Some scholars believe that this does not provide a

⁵⁴ Kostenberger and Croteau, "Will a Man Rob God?," 77.

strong enough exegetical foundation to argue the continuation of the practice of tithing as a requirement of God in the New Testament. Nevertheless, some believe that a stronger argument can be made about the objectives of tithing in the church by taking a theological approach that focuses on the teachings of Jesus about giving, and comparing them with the Old Testament's perspective on the stewardship of tithing.⁵⁵ In order to construct a financial support system for giving that uses the theological principles of righteousness motivated by the fear of God, we would need to develop a theology of giving based on Biblical truth, but the objectives or goals of such a stewardship program would need to be identified. What do we as the Church of Jesus Christ hope to attain through our giving?

⁵⁵ John S. Feinberg, *Continuity and Discontinuity: Perspectives on the Relationship Between the Old and New Testaments* (Westchester, IL: Crossway Books, 1988) 199.

CHAPTER THREE

HISTORICAL FOUNDATIONS

The purpose of this chapter is to explore the origin, definition, and development of tithing in the Bible. The discussion begins with tithing during the patriarchal times and then moves to the establishment and practice of tithing under the Mosaic covenant. The discussion will conclude with how tithing is practiced under the new covenant of Christ. The discussion of tithing will begin in chapter one with an attempt to identify the origin of tithing. Next, tithing will be defined and described as to how it is practiced in patriarchal times before it became a part of the Mosaic Law.

How tithing changed when it became a requirement under the Mosaic Law will be explored. The purpose and structure of how tithing changed to reflect God's application of it with his people will be discussed. The discussion focus will then shift to tithing under the old covenant from the dividing of the land among the tribes to the establishment of the Church.

Finally, in chapter three we will discuss how the practice of tithing changed again to reflect giving in the Kingdom Age. We will start with giving in the early church and move through time period by period all the way up to this present time. We will lift up some of the major issues that have affected and influenced how we have come to our present forms of giving to support the ministries of the church today.

Tithing Before the Mosaic Law

The meaning of the word tithing is derived from old English for tenth, and representing a charge upon produce or labor levied for the maintenance mainly in religious activities.¹ The exact date or period when tithing was started is not known, but *Baker Encyclopedia of the Bible* states, “the custom is very ancient (Abraham paid tithe of spoils to Melchizedek, Gen 14:20: cf. 28:22), and widely practiced, being known in Athens, Arabia, Rome, Carthage, Egypt, Syria, Babylon, and China.”² *Baker Encyclopedia of the Bible* further reports that:

According to Numbers 18:21-32 all tithes in Israel were to be given to the Levites forever in return for sanctuary service and in place of their inheritance in the land. A tithe of this tithe became a “heave offering” (offered toward, but not consumed upon, the altar) for the priest. In Leviticus 27:30-32 the holiness of the tithe is stressed, and herd and flock especially included.³

The practice of tithing did not originate with the patriarchal fathers or among the Hebrew people but was practiced by many of the ancient middle-eastern cultures before it became law for the Israelite nation under the Mosaic Covenant. According to the article mentioned above from the *Baker Encyclopedia of the Bible*. We can conclude that historical scholars do not know exactly when or where the practice of tithing started. It was however, widely practiced by many of the ancient people and cultures in the region where the Hebrew people settled after their conquest of the land. David A. Croteau shares

¹ Walter A. Elwell, *Baker Encyclopedia of the Bible* (Grand Rapids, MI: Baker, 1989).

² Elwell, *Baker Encyclopedia of the Bible*.

³ Elwell, *Baker Encyclopedia of the Bible*.

we us that the “Hebrew word for ‘tithe’ is *maser*..., which means ‘a tenth part.’ Many Christians claim that the tithe always refers to giving back to the Lord ten percent of all income (or increase).”⁴

The first time tithing is mentioned in the bible is in association with Abraham’s tithe to Melchizedek upon his return from the battle with the five Kings (Gn 14:18-20). The only explanation that we could come up with for Abraham’s action of giving a tithe to Melchizedek is his gratitude and thankfulness to God “for having given him the victory over his enemies.” Abraham’s action is voluntary and is neither requested nor required by neither God nor God’s law at this point in time. Kostenberger and Croteau argue that Abraham’s giving a tithe of the spoils to Melchizedek raises many questions that cannot be answered because of a lack of evidence to support a definitive conclusion. However, the answer to the question about this action on Abraham’s part “being a reference to systematic tithing” is answered in the negative. They give the following three reasons as to why the answer to this question is no:

First, the offering in Genesis 14:20 was made to Melchizedek, the priest. If Abraham was tithing consistently, who received the other tithes? Did Melchizedek engage in an itinerant ministry and collect tithes on behalf of God?¹⁶ Second, the same verse states that Abraham gave a tenth of what “he recovered.” Hebrews 7:4 refers to Abraham’s giving a tenth of the “spoils,” not continuously giving a tenth of all of his possessions for the rest of his life. The present passage likewise does not indicate that Abraham continually gave a tenth of his increase. The modifying phrase “he recovered” also suggests that this was a one-time action rather than a continual pattern. Third, some have argued that Abraham was following the Mosaic Law before its being given, as it were. However, according to Numbers 31:27-29, people were commanded to “set apart *one out of every five hundred* [of the spoils] as the LORD’S share” and to give it to the priest as an offering to the LORD. Hence, the amount for spoils won in victory stipulated in the Mosaic Law is different from what Abraham actually offered Melchizedek in Genesis 14. For this reason the argument that Abraham in Genesis 14 gave to

⁴ David A. Croteau, Ken Hemphill, Bobby Eklund L., and Reggie Kidd M., Gary North, and Scott Preissler M. *Perspectives on Tithing: four Views* (Nashville, TN: B&H Academic, 2011).

Melchizedek, a tithe in accordance with the Mosaic Law is invalid, because there a different amount for the giving of spoils is prescribed.⁵

The New American Commentary reports that this is the only priestly blessing in Genesis.⁶

David A. Croteau elaborates further on how Abraham's act of tithing represents "a perfect example of tithing ten percent of one's income prior to the Mosaic Law."⁷

Croteau speculates about the impact or influence of Abraham's act of pre-Mosaic tithing upon Christian tithing today when he argues:

However, there are questions that need to be answered. Was this Abram's normal practice or was this tithe a onetime event? Where did Abram learn about tithing? Is there any background information from the ancient Near East that would affect what Abram was doing here? Did he have knowledge of an oral form of the tithe God would give to Moses? In what way was Melchizedek a priest? Did he have authority over Abram? How these and other questions are answered will influence how one views the direct relevance from Abram's example for Christians.⁸

The second time that tithing appears in the Bible during this pre-law period is when Jacob had his vision at Bethel (Gen 28:16-22). In verses 20 -22 of this passage, Jacob makes a covenant with God. He vows,

If God will be with me, and keep me in this way that I go, and will give me bread to eat, and raiment to put on, so that I come again to my father's house in peace; then shall the Lord be my God: and this stone, which I have set for a pillar, shall be God's house: and of all that thou shalt give me I will surely give the tenth unto thee.

Jacob vows to tithe unto the Lord if the Lord will prove to be true, to the promise he has made unto him (v.15), "to go with him wherever his journey may take him, and

⁵ Kostenberger and Croteau, "Will a Man Rob God?," 16.

⁶ Kenneth A. Matthews, *The New American Commentary: Genesis 11:27-50:26*, Nashville, TN: B&H Publishers, 2005, 149.

⁷ David A. Croteau, Ken Hemphill, Bobby Eklund, Reggie Kidd, Gary North, and Scott Preissler. *Perspectives on Tithing: 4 Views* (Nashville, TN: B&H Publishing, 2011). 5.

⁸ Croteau, et.al., *Perspective on Tithing*, 5.

provide him with health, food, and clothing, and bless him to return home safely to his father's house one day" (v.21). Again here in Genesis 28: 12-22 as in Genesis 14:20-22 the tithe is defined as ten percent of one's income or increase.⁹ Croteau elaborates upon the similarities between the two texts and how it may have come about when he comments:

It appears from the passage that Jacob may have been following in the footsteps of Abram with his promise of a tithe. A difference between these two accounts is that while Abram gave Melchizedek a tenth of the spoils of war, Jacob promised a "tenth of all" that God blessed him with. In other words, he promised a tenth of his increase. Several questions arise from this text as well. Did Jacob tithe regularly? To whom was he going to give this tithe? Did he fulfill his promise? Do the if-then statements mean that Jacob would not fulfill his vow if God did not fulfill his promises?¹⁰

Croteau makes an assumption that cannot be proven historically. His point seems to depend upon a pre-conceived idea of what interpreters and commentators would like for it to be. There are far more differences than similarities between these two pre-mosaic occurrences of tithing. Ralph G. Turnbull argues that, "The first instance of the tributary tithe is the story of Abram and Melchizedek (Gen. 14:17-20). ... Thanksgiving, not tribute, is the motivation of Jacob in his vow to give a tenth of his goods to the Lord. ... (Gen. 28:20-22).¹¹ Croteau recognizes that the definition and/or description of tithing between these two biblical accounts of pre-Mosaic law tithing are very compatible, but he raises the question, "... is the tithe described in the same way in the Mosaic Law?"¹² In

⁹ Croteau, et.al., *Perspectives on Tithing*, 6-7.

¹⁰ Croteau, et.al., *Perspective on Tithing*, 7.

¹¹ Roger G. Turnbull, *Baker's Dictionary of Practical Theology*, Grand Rapids, MI: Baker House Books, 1967, 335.

¹² Croteau, et.al., *Perspective on Tithing*, 7.

order to answer this question we must move our discussion to tithing under the Mosaic Law.

Tithing Under the Mosaic Law

We end with a question, “is the tithe described in the same way under the Mosaic Law as it was in pre-law times?” Croteau provides us with an answer to this question when he writes:

There is disagreement among interpreters about the description of the tithe in the Mosaic Law, the amount of tithes, and the items liable to tithes. Some believe that all the subsequent passages that mention tithing in the Mosaic law are replacing the former passages; others harmonize all the tithe passages into one tithe; and still others utilizing the Documentary Hypothesis (i.e., the Source Theory of Pentateuchal authorship or the JEDP Theory), say that Israel disregarded earlier laws and only gave one tithe per year.¹¹ Furthermore, single-tithe proponents wonder how the Israelites were supposed to know that *another* tithe was being described since the passage never refer to the earlier passages. Others believe that there are multiple tithes in the Mosaic Law-some holding two,¹² some three,¹³ and some even more! Paying close attention to the details aids in figuring out what the laws are describing and prescribing.¹³

The first reference to tithing in the Mosaic Law is Lev.27: 30-33. This passage is used to establish that the tithe belongs to God and consist of a tenth of everything. Croteau explains its’ significance to the history of tithing in relation to the Mosaic Law in the following discussion:

Some believe that this text is a generic introduction to tithing from surrounding pagan practices into the Mosaic Law. Since ancient Near Eastern societies had many forms of tithing, the way in which the Lord wanted the Israelites to practice tithing needed to be clarified. However, others might conclude that this was simply formalizing the practices of Abram and Jacob into the Mosaic Law. This text describes what is liable to tithes: produce from the land, grain, fruit, and every tenth animal from the herd or flock. Furthermore, the way in which the

¹³ Croteau, et.al., *Perspectives on Tithing* 11.

cattle tithe is described makes it appear that one-tenth (;) is the prescribed amount, not some nonspecific number.¹⁴

The next scriptural reference to tithing under the Mosaic Law is Numbers 18: 20-24, which describes the Levitical tithe. Croteau summarizes this passage with the following statement, “The instructions for this tithe are very specific. The Levites were to receive the tithe from the Israelites because they were not getting an inheritance of the land in Canaan (Numbers 18:21-24). Moses then instructed the Levites about what they were to do with the tithe they received (Numbers 18:25-30). *The College Press NIV Commentary* explains the importance of this tithe to both the Levites and the priest, Woods and Rodgers explain:

From the tithe which they received from the people the Levites themselves were required to give the best tenth as an offering. This “tithe of a tithe” given by the Levites was considered like first fruit given by the people (v. 27; cf. Exodus 22:29). Like first fruits (vv. 12-13) the Levites’ tithe was given to Aaron, i.e., to the priest. The Levites tenth given to the Lord as an offering is properly designated the best and holiest part. After the Levites had offered a tenth, the remainder was theirs, reckoned for them as ordinary agricultural product without restrictions upon its consumption or disposal (cf. vv. 10-11). If a Levite properly offered the holy tenth, he would not be guilty as he consumed the remainder. If a Levite failed to give the holy offering, his eating would defile the holy offering, in this case the priestly portion of the tithe (cf. Lev 19:8;22:9,15).

Croteau agrees with Woods and Rodgers when he shares the following information about the relationship between the Priestly tithe and the Levitical tithe, “technically speaking, the priestly tithe is not a stand-alone tithe, but a sub-tithe of the Levitical tithe. The Levites were to take a tenth of what they received and present it as an offering to the Lord.

¹⁴ Croteau, et.al., *Perspective on Tithing*, 8-9.

Presumably, the priests would then receive this tithe. God specified that this offering must be the best of what the Levites received.¹⁵

The Levitical tithe belonged to God. It was every important that it be carried out with great care.

The next tithe under the Mosaic Law is the festival tithe. “The festival tithe is discussed in two primary places: Deuteronomy 12:17–19; 14:22–27.” Croteau describes the festival tithe in Deuteronomy in the following way, he writes:

This passage appears to command the Israelites to use another tenth of the produce of grain, wine, oil, and flocks to worship God in the tabernacle/temple and during the festivals, they would celebrate each year. The three main festivals were Passover, Weeks, and Tabernacles. This passage, unlike Leviticus 27:30–33, allows for the exchange of the increase of crops and flocks for money without adding one-fifth to the total value. The festival tithe is to be eaten in the tabernacle/temple, not in their towns. In the case of an Israelite who exchanged his festival tithe for money, a short shopping list is provided to clarify what can be purchased for the celebration. The passage concludes with a reminder for the Israelites to remember the Levites, probably a reference to the Levitical tithe.”¹⁶

James E. Smith adds more details to the discussion by providing insight into how the Law organized the time into sabbatical cycles of seven years. Smith explains:

The fourth word of the Decalogue requires observance of the Sabbath. This section of Deuteronomy amplifies the Sabbath principles of rest, release, and rejoicing. Deuteronomy 14:22 speaks of what Israel was to do with her possessions every year. The emphasis on time continues in this section with directions about what was to transpire every third and seventh year.¹⁷

The next tithe is called the Charity Tithe by Croteau, he explains: “The charity tithe is found in Deuteronomy 14:28–29; 26:10–16. This tithe has other names among

¹⁵ Croteau, et.al., *Perspective on Tithing*, 10.

¹⁶ Croteau, et.al., *Perspective on Tithing*, 11.

¹⁷ James E. Smith, *Old Testament Survey Series: The Pentateuch* (Joplin, MO: College Press, 1996) 509.

interpreters: charity, welfare, poor.”¹⁸ Smith sees this tithe as being used primarily for the needy. Smith explains:

The Law organized time into sabbatical cycles of seven years. Twice during each heptad-in the third and sixth years-the tithe was stored in the community rather than taken to the sanctuary. From these resources the community would care for the needy. Some scholars think that this tithe of the third year was in addition to the regular tithe (14:28-29).¹⁹

Croteau explains there is however some disagreement over whether it should be classified as a charity tithe or not, he writes:

Some believe that this tithe is not about charity or helping the poor at all. They believe that it is another celebratory tithe because Levites are included, and they would not be considered poor. Others argue that some of those listed as recipients were poor, especially the orphans (fatherless) and widows.²⁰

Croteau agrees with Smith about the distinction in the collection of the charity tithe that separates it from the festival and Levitical tithes. Croteau states: “This tithe appears to be distinct from the festival tithe because the Israelites were directed to keep it within their gates, not to bring it to the tabernacle/temple. This tithe was to be given once every three years, not every year.”²¹ Tuland also describes this tithe as “the tithe for the poor.”²²

The Old Testament contains several other passages that contribute to the history of tithing under the Mosaic Law. One very important passage is 2 Chronicles 31:5-6.

¹⁸ Croteau, et.al., *Perspectives on Tithing*, 11.

¹⁹ Smith, *Old Testament Survey Series*, 509.

²⁰ Croteau, et.al., *Perspective on Tithing*, 11-12.

²¹ Croteau, et.al., *Perspective on Tithing*, 12.

²² Tuland, *“The Three Tithes of the Old Testament*, 43.

James M. Freeman comments about the importance and influence these verses have on the giving of believers both then and now. Freeman writes:

The first Mosaic Law on this subject is recorded in Leviticus 27:30-32. Subsequent legislature regulated the destination of the tithes (Numbers 18:21-24, 26-28; Deuteronomy 12:5, 6, 11, 17; 14:22, 23). The paying of the tithe was an important part of the Jewish religious worship. In the days of Hezekiah one of the first results of the reformation of religion was the eagerness with which the people brought in their tithes (2 Chronicles 31:5-6). The neglect of this duty was sternly rebuked by the prophets (Amos 4:4; Malachi 3:3-10). It cannot be affirmed that the Old Testament law of tithes is binding on the Christian Church, nevertheless the principle of this law remains, and is incorporated in the gospel (1 Corinthians 9:13, 14). And if, as is the case, the motive that should prompt generosity in the cause of religion and service to God is greater now than in the Old Testament times, then Christians should go beyond the ancient Hebrews in consecrating both themselves and their substance to God.²³

Croteau explains this passages significance to tithing under the Mosaic Law in the following discussion:

This passage describes the Israelites living in obedience to the Mosaic Law regarding tithing. This demonstrates that the laws about tithing were kept (at least from time to time) and that God blessed the Israelites for their obedience (see vv. 7-10). They were so blessed and gave so much that there were piles of leftover tithes that the Levites and priests could not eat. Hezekiah then offered a solution to this problem: "Hezekiah told them to prepare chambers in the LORD's temple, and they prepared them" (v. 11). Specific chambers or rooms (Hebrews *Lishkah*) were "prepared" for the leftover tithes.²⁴

Tithing is not mentioned again in the Old Testament until the book of Nehemiah. In Nehemiah 10:37-38 the Israelites were to give ten percent of the produce of the land to the Levites. Nehemiah then provided some safeguards for the collection and distribution of the tithes: a priest was to go with the Levites when collecting the tithes. Finally, the Levites are directed to give ten percent of what they received to the priests. Nehemiah

²³ James M. Freeman, *The New Manners and Customs of the Bible* (Gainesville, FL: Bridge-Logos Publishers, 1998) 511.

²⁴ Croteau, et.al., *Perspective on Tithing*, 13-14.

also references the storerooms mentioned in 2 Chronicles 31:11. Scholars speculate and debate about whether or not the tithe at this point is purely sacral in nature or has taken on the form of a tax making it obligatory. Paul Achtemeier writes concerning this matter:

In the time of Ezra and Nehemiah, the tithe was a tax collected at the Temple to support the priest and Levites (Nehemiah 10:37-38; 12:44; 13:5, 12), although the requirement was not always observed or enforced (Malachi 3:8, 10). Pentateuchal regulations likewise emphasize the sacral and mandatory character of the tithe.²⁵

Ralph Turnbull remarks about the problem of getting some Israelites to pay their tithe, he writes:

We may be tempted to think that all Hebrews willingly and gladly gave their tenth. That is error. The tithes were not automatic. Hezekiah found it necessary to command the giving of tithes and offerings (2 Chronicles 31:2-12). And Malachi cried with outrage, “Will a man rob God? Yet you are robbing me. But you say, ‘How are we robbing Thee?’ In your tithes and offerings ... Bring the full tithes into the storehouse. (Malachi 3:8-10).²⁶

Croteau further elaborates upon this matter when he writes:

Nehemiah said that the tithes are to be placed in the “storerooms of the treasury.” The Hebrew word for storerooms is the same used in 2 Chronicles 31:11 (*lishkah*). Nehemiah may have been referring to the rooms that were first prepared for the tithes in 2 Chronicles 31:11. The Hebrew word for treasury is *otsar*. Therefore, in the treasury (*otsar*) of the temple there were storerooms (*lishkah*) for the leftover tithes. In Nehemiah 12:44, Nehemiah reported that men were put in charge of the rooms that kept the first fruits, tithes, and contributions.²⁷ Croteau points out that the last passage in Nehemiah to address tithing is Nehemiah 13:4-12.

Croteau explains Nehemiah’s concern about what is happening at the Temple in this passage when he writes:

Nehemiah, after returning from Persia, explained that while he was gone, Eliashib was in charge of the “storerooms of the house of our God” (v. 4). Eliashib was

²⁵ Paul J. Achtemeier, *Harper’s Bible Dictionary*, San Francisco: Harper & Row, 1985, 1079.

²⁶ Turnbull, *Baker’s Dictionary of Practical Theology*, 355-356.

²⁷ Croteau, et.al., *Perspectives on Tithing*, 14.

related to Tobiah, Nehemiah's enemy. He prepared a room for Tobiah where the tithes (and other items) were supposed to be stored. Nehemiah threw Tobiah's furniture out of the chamber. He also discovered that the Levites had been neglected (see Deuteronomy 14:27) and were working in the fields. He reinstituted tithing and had all the tithes brought into the storehouse.²⁸

The most familiar of tithing scriptures in the Bible is next, Malachi 3:8-12, "Will a man rob God? Yet you are robbing me!" You ask: "How do we rob you?" (Mal 3:8).

Croteau comments about this passages relation to the temple storehouses in the following comments:

God told the Israelites that by not giving their tithes and offerings they were robbing Him. Then God commanded them to bring the full tithe into the storehouse. This is the main text that supports the doctrine of "storehouse tithing." This doctrine teaches that Christians must give at least ten percent of their income to the local church. If they decide to give it anywhere else, they are robbing God of His tithes, according to Malachi 3. What was the storehouse?²⁹

James Luther Mays attest in the *Harper's Bible Commentary* how returning the "full tithe" to the Temple would give way to blessings and glory that would go beyond Judah:

Once the people renew their commitment to the Temple, the cosmic harmony of which the Temple was the center will be reestablished, and the curse visiting the land because of the peoples disobedience will give way to blessing (cf. Haggai 1-2). This sentiment leads into another formulation of the universal leitmotif of the book: the restoration of the tithe will redound to Yahweh's glory far beyond Judah, for all nations will witness the fruits of true worship (v. 12).³⁰

Croteau explains his belief of how this passage advances the idea that Christians are to tithe also. Croteau states:

Some scholars believe that the storehouse was the temple. The sentence says to bring the tithe into the storehouse "so that there may be food in my house" (v. 10).

²⁸Croteau, et.al., *Perspectives on Tithing*, 14-15.

²⁹ Croteau, et.al., *Perspectives on Tithing*, 15.

³⁰ James Luther Mays, *Harper's Bible Commentary*, San Francisco: Harper & Row, 1988,

The reference to the Lord's "house" would be the temple. So, by bringing the tithe to the storehouse, the temple is provided with food. The local church today would be the equivalent of the temple.³¹

On the other hand there are those who do not support the belief that the storehouse referenced in Malachi 3:10 is the temple or that tithing is required of Christians. Croteau expresses the views of these opposing groups when he writes:

Other scholars believe that the storehouse in Malachi 3:10 is a reference to the treasury area referenced in 2 Chronicles 31:11. The Hebrew word for storehouse in Malachi 3:10 is *otsar*. These scholars do not find any parallel between the temple treasury/storehouse and the local church. Some deny that tithes are required of Christians. Others say that Christians must tithe but they have control over where the tithe is given—whether the local church, a mission organization, a Para church group, or any charity (religious or nonreligious).³²

These and other questions raised by Croteau. Croteau mentions Amos 4:4 but, refers to it as "a curious reference to tithes that has no Great significance for our current study."³³

James L. Mays describes Amos's approach in verses 4-5 as sarcastic in tone, he states:

It parodies a language summoning worshipers to enter the sanctuary and offer a sacrifice. One can imagine a summons such as "Come to Bethel and bring a sacrifice," but no religious official would have said, "Come to Bethel and transgress." Such mock encouragement must mean "Go right on sinning with your sacrifices, which you love to flaunt, so that all may see your piety! This is indeed the way to enter Yahweh's presence!"³⁴

With the inclusion of this statement by Henry Franklin Paschall and Herschell Hobbs from the *Teacher's Bible Commentary* on Malachi 3:8-12, the discussion of tithing under the Mosaic Law is concluded. Paschall and Hobbs state as follows, "Truth for today. Those who withhold from God impoverish themselves. Those who fulfill their

³¹ Croteau, et.al., *Perspectives on Tithing*, 15.

³² Croteau, et.al., *Perspectives on Tithing*, 15-16.

³³ Croteau, et.al., *Perspectives on Tithing*, 15-16.

³⁴ Mays, *Harper's Bible Commentary*, 530.

stewardship obligations cannot escape blessing. Yet our motive must not be gain but gratitude.”³⁵ Croteau summarizes the Old Testament passages associated with tithing when he writes:

These are all the Old Testament passages that directly discuss the tithe. Before the Mosaic Law, Abram gave ten percent of the spoils of war to Melchizedek, and Jacob promised to give ten percent of his increase if he was safely returned to the land of his father Isaac. Several tithes occur in the Mosaic Law: the cattle tithe, the Levitical tithe, the priestly tithe, the festival tithe, and the charity tithe. In 2 Chronicles 31:5–11 the Israelites are told to bring tithes to the temple and the chambers that were prepared in the temple treasury (storehouse) to hold the leftovers. Nehemiah 10:35–39, 13:9–13 detail Nehemiah’s reinstitution of the tithe. Malachi 3 contains an oracle against the Israelites for robbing God of His tithes.³⁶

Now the discussion will shift to how tithing is viewed in the new covenant. Is tithing still a requirement of God in the New Testament or does the Christian era bring with it a change in how the people of God are to finance and support the ministry of the church?

Tithing After the Mosaic Law

The New Testament introduces a New Covenant that represents for many a new understanding of how we are to relate to the Mosaic Law. Tithing was a requirement under the Mosaic Law but disagreement has arisen among many Biblical scholars as to whether it carried over as a requirement under this new covenant introduced by Jesus the Christ. Croteau begins his discussion of tithing under the new covenant with a definition

³⁵ Parschall, H. Franklin, and Herschell Hobbs, *The teacher’s Bible Commentary* (Nashville, TN: B&H Publishing Group, 2014) 586.

³⁶ Croteau, et.al., *Perspectives on Tithing*, 16-17.

of the Greek word for tithing and the number of times it is used in the New Testament directly. Croteau writes:

The Greek word for tithe is (*apodekatoo*) and means, to pay a tenth. Four passages in the New Testament directly mention tithing. The first is Matthew 23:23: “Woe to you, scribes and Pharisees, hypocrites! You pay a tenth of mint, dill, and cumin, yet you have neglected the more important matters of the law—justice, mercy, and faith. These things should have been done without neglecting the others.” The parallel is in Luke 11:42: “But woe to you Pharisees! You give a tenth of mint, rue, and every kind of herb, and you bypass justice and love for God. These things you should have done without neglecting the others.”³⁷

Croteau interprets these passages as supporting tithing in the New Testament. He states:

In these texts, Jesus explains that the scribes and Pharisees are hypocrites because they pay such close attention to their tithing of herbs, yet they neglect more important matters like justice, mercy, faith, and love for others. The final phrase contains the controversial aspect. When Jesus says, “These things should have been done,” was He referring to tithing or the more important matters? Regardless, the next phrase, “without neglecting the others,” refers to the phrase that the first part does not. So Jesus said that the scribes and Pharisees should be tithing and keeping the more important matters of the law.³⁸

Michael S. Houdmann in his book entitled, *Got Questions? Bible Questions Answered: Answers to the Questions People Are Really Asking* disagrees with David Croteau’s view on whether Christians should tithe. Houdmann writes, “The New Testament nowhere recommends, that Christians submit to a legalistic tithe system. Paul states that believers should set aside a portion of their income in order to support the church (1 Corinthians 16:1-2).”³⁹ Croteau debates the continuation of tithing in the teachings of Christ. There is no direct command to tithe, however it is implied through the teachings of Christ to continue tithing. The discussion arises among scholars, to who are Jesus’ comments

³⁷ Croteau, et.al., *Perspectives on Tithing*, 17.

³⁸ Croteau, et.al., *Perspectives on Tithing*, 17.

³⁹ Michael S. Houdmann, *Got Questions?: Bible Questions Answered: Answers to the Questions People Are Really Asking*, (Enumclaw, WA: Pleasant Word, 2009).

about continuing to tithe directed? Croteau sheds some insight on this debate when he comments:

Some believe that Jesus was talking to His disciples and the crowds (see v. 1), while others believe that Jesus' primary audience switched to the scribes and Pharisees (see v. 13). Either way, what is the significance of Jesus telling some people (whether His disciples, the crowds, scribes and/or Pharisees) who were under the old covenant that they must tithe? Does this command automatically apply to Christians? Some scholars believe that since Christians are under the new covenant, this text is irrelevant for the debate over the necessity of the tithe. Others believe that Matthew's and Luke's inclusion of this account for his audience, a group living under the new covenant decades after Jesus' ministry, is intended to communicate that tithing continues into the new covenant paradigm. It doesn't appear that there is anything in this text that calls for discontinuation of tithing.⁴⁰

The first two passages according to Croteau tend to lend themselves to the support of the argument that tithing was to continue under the New Covenant. David Dockery however disagrees with Croteau and argues in his writings in the *New American Commentary*:

That these text contain no implication that Jesus is becoming more conservative with respect to the law or that tithing is mandated of Christians, merely that as long the Mosaic covenant remains in force (up to the time of Jesus' death and resurrection), all of it must be obeyed but with discernment of its true priorities. Nor does any generalizable distinction between ceremonial and moral law emerge out of this text, although one does recall Matthew's twofold use of Hosea 6:6 (Matthew 9:13; 12:7) on the importance of mercy rather than sacrifice.⁴¹

Although the next scripture mentions tithing it does not support the argument for the continuation of tithing. Croteau acknowledges this point when he interprets this passage as follows:

The third passage that directly mentions tithing occurs in one of Jesus' parables: "I fast twice a week; I give a tenth of everything I get" (Lk 18:12). A Pharisee makes the statement as he contrasted himself with a tax collector. There is nothing

⁴⁰ Croteau, et.al., *Perspectives on Tithing*, 17.

⁴¹ David S. Dockery, *The New American Commentary* (Nashville, TN: Broadman & Holman, 1991) 346.

in this text that would argue for the cessation of tithing, but there also is not much to argue that it should continue.⁴²

R. Kent Hughes disagrees with this view in his assessment of Christians and tithing in his book, “Preaching the Word.” Hughes writes:

Nor did the tithe law continue in force into New Testament times. To be sure, Jesus commended the Pharisees for tithing their spices in Matthew 23:23. Some people cite that as evidence of a continuing obligation on Christian to tithe. Yet we have to recognize that Jesus stood in the interim position with respect to the Mosaic covenant. During the days of his earthly ministry, The Mosaic Covenant was still in force, though it was about to be superseded. In precisely the same way, Jesus also paid the temple tax (Matthew 17:24-27), though no one would argue that this is a continuing obligation on Christians.⁴³

Croteau identifies one last New Testament scripture that he believes supports the argument for the continuation of tithing in the New Testament Age, “Hebrews 7:1-10.” Croteau writes, “For some, this is the ultimate New Testament passage for the proof that Christians are required to tithe since it connects a pre-Mosaic law event, Abram’s tithing to Melchizedek, with Christians in the new covenant.”⁴⁴ The significance of this association of Melchizedek to Christians has to do with the “association of the identity of Melchizedek with that of Jesus.” John Owens argues in his book entitled, *Hebrews* that the objective of the New Testament priesthood of Jesus the Christ is different from that of the Levitical priesthood and therefore required a different priesthood. Owens elaborates on this matter by explaining the meaning of Hebrews 7:11, Owens writes:

In this verse, after a long preparation and introduction by which he cleared his way from objections, the apostle begins his main line of argument about the priesthood of Christ and all its consequences concerning righteousness, salvation,

⁴² Croteau, et.al., *Perspectives on Tithing*, 17-18.

⁴³ Kent R. Hughes, *Preaching the Word* (Wheaton, IL: Crossway Books, 1989) 235.

⁴⁴ Croteau, et.al., *Perspectives on Tithing*, 18.

and worshiping God, which depend on this, Perfection. The apostle's reasoning is built on a case the Hebrews could not deny. This is that perfection is the goal of the priesthood of the church.

Perfection could have been attained through the Levitical priesthood. It is assumed that this perfection is the goal of the work of the priesthood in the church. This, at one time or another, in one order or another, it must attain, or the whole office is useless. And the apostle denies that this could be attained through the Levitical priesthood. This Levitical priesthood includes Levi, its originator and the family of Aaron who were assisted in all priestly activities and duties by the Levites. That perfection belonged to the priesthood is denied by the question, why was there still need for another priest to come.⁴⁵

Croteau acknowledges that there are other New Testament scriptures that do not mention tithing directly but may indirectly refer to tithing such as "1 Corinthians 16 and 2

Corinthians 9."⁴⁶ Hughes also address these text, he writes:

Third, Christianity personalizes the amount of the tithe: Christian giving should be proportional to our income to our income, as the tithe was (1 Corinthians 16:2). Yet it should also be willing and generous (2 Corinthians 9:7), even hyper-generous (2 Corinthians 8:2). The practice of designating a particular percentage of your income to give to the Lord's work is not found in the New Testament. If you look for examples, the widow gave 100 percent of her income (Mark 12: 41- 44), while Zacchaeus committed 50 percent (Luke 19:8)! This suggests that the discontinuities between Christian giving and tithing are the exact opposite of giving us a soft option. There is certainly no excuse for giving less under grace than those under law were required to give.⁴⁷

James D. Quiggle would agree with Croteau regarding the need to consider other scriptures in the debate over whether the New Testament requires a continuation of tithing. However, he takes a firm position that the answer to the question as to whether Christians are required to tithe is an emphatic no. Quiggle explains how Malachi 3:8-10 has been misinterpreted. Quiggle argues:

⁴⁵ John Owens, *Hebrews: Crossway Classic Commentaries* (Wheaton, IL: Crossway Books, 1998) 171.

⁴⁶ Croteau, et.al., *Perspectives on Tithing*, 18.

⁴⁷ Hughes, *Preaching the Word*, 236-237.

The storehouse concept has been so misused in this New Testament age, that it is necessary to say the New Testament temple is the believer, not a building, and there is no such thing in the apostolic writings as a New Testament church building, nor a storehouse for tithes and offerings. The people are the church; the individual believer is the storehouse from which the church's ministries are supplied, 1 Corinthians 16:2; 2 Corinthians 9:7. Should there be a building for the church to use, it is not as a storehouse but as a house of worship, evangelism, and discipleship. Leviticus 27, Numbers 18, and Deuteronomy 12, 14, and 26, and applied to a people with 1100 years of history living under the Mosaic Law, must interpret the tithe in Malachi.⁴⁸

Quibble is not alone in his view that the New Testament does not teach or require Christians to tithe. He is joined by a host of other New Testament writers who also see tithing as continuing to practice the Old Testament Law and not to practice New Testament Grace. Some other New Testament writers who support Quibble's view on this subject are A. Bruce Wells, *Tithing Nailed to the Cross*; A. W. Pink, *Tithing in the Scriptures (The Pink Collection Book 54)*; R. Renee and Cynthia Harper *The Tithing Hoax: Exposing the Lies*; Russell M. Stendal, *The Truth About Tithing*; and Matthew E. Narramore, *Tithing: Low-Realm, Obsolete & Defunct*, just to name a few

⁴⁸ James D. Quiggle, *Why Christians Should Not Tithe: A History of Tithing and a Biblical Paradigm for Christian Giving* (Eugene, OR: Wipf & Stock Publishers, 2009), 55.

CHAPTER FOUR

THEOLOGICAL FOUNDATIONS

The purpose of this chapter is to identify the major theological doctrines that provide foundational support for the Doctor of Ministry project proposed in this doctoral project proposal. The goal of this project is to provide a biblical model for the financial support of the church. Although tithing is the most popular method of giving to support the church financially today, some scholars believe that Christians are not required to tithe. Gene A. Getz reminds us “tithing is not a command in the New Testament.”¹ James D. Quiggles states, “The tithe is not a model for New Testament giving. A model is a standard or example for imitation. The tithe as a model would be an example or pattern to guide or determine one’s behavior under similar circumstances. The circumstances, however, are not at all similar.”² Quiggles further argues that, Stewardship is a better fit for how the Bible describes New Testament giving. Joel Mikell defines stewardship in the following terms:

Stewardship is God’s business plan for funding ministry in the church. He entrusts to His people everything that is needed to accomplish everything He wants to accomplish—the gifts and blessings of time, talent, temple, and treasure. He then invites us to give back... to invest in what matters most to Him: people.

¹ Gene A. Getz, *A Biblical Theology of Material Possessions* (Chicago, IL: Moody Press, 1990), 113.

² Quiggle, *Why Christians Should Not Tithe*, 55.

Christ died on the cross because of God's desire to have a relationship. Christ died for people. He did not die for church buildings, programs, or budgets. He died for people. Resources follow relationships. Relationships are about people. Stewardship is about relationships.³

Because stewardship is a better model of the type of giving in the New Testament than tithing, Mikell suggest that every church needs to develop a theology of stewardship. This paper records our efforts to build a theological foundation for our congregation's theology of stewardship. It begins by looking at God as creator, sustainer, and provider of all the resources needed by our congregation to achieve the ministry goals He has appointed unto us to do. Next, it discusses the theological issues related to the project. God reveals himself in scripture as the Lord of the covenant in both the Old and New Testaments. It is God, who invites mankind to join with him in covenant. Man is a triplicity of body, soul or life, and spirit. Man is created in the image and likeness of God, appointed to the stewardship of God's creation, and after falling into sin becomes the object and recipient of God's redemptive love. God's relationship to man is the subject of the Bible's story. Man moves from steward to sinner and finally to son. God renews the broken covenant by replacing it with a new one through Christ Jesus, his son.

The next section of this paper discusses relevance of the subject and project from a theological perspective. It is through understanding what the Bible teaches about giving that we learn how to support God's ministry through a wise use of all the resources he has made available to us. Through his wise and generous providence he has made accessible all the resources necessary to supply the needs of his people in both the congregation and the surrounding community.

³ Joel Mikell, *Crafting A Theology Of stewardship: and Why Your Congregation Needs One*, under location 122, accessed September 15, 2016, <http://www.amazon.com/Crafting-Theology-Stewardship-church-needs-ebook/dp/B00CMER2W6>.

The last section concludes this discussion with how this project is engaged by classical and modern theologians. How is biblical stewardship understood and applied? What are some of the major concepts associated with stewardship as it is practiced today in the Christian Church, how is this different from the Old Testament?

Theological Themes Related to The Project

Owen C. Thomas and Ellen K. Wondra in their book entitled *Introduction to Theology* define theology in the following terms:

Theology is the methodological investigation and interpretation of the content of the Christian faith, the orderly clarification and explanation of what the Christian message affirms. From another angle, theology is an activity or function of the Christian church carried out by members of the church. It is faith-seeking understanding, through which the church in every age reflects based on its existence and the content of its message.⁴

A Christian theology professor, Dr. Fischer Humphrey wrote a book to help his students get a better understanding of what theology was all about; he entitled it *Thinking about God*. Our knowledge of God comes from two sources, general and special revelation.⁵ Both sources depend on the Bible for substantiation and interpretation. The Bible is our primary source of God's revelation and self-disclosure.

"In the beginning God created the heaven and the earth" (Gen 1:1 NKJV), this is the first statement the Bible makes about the revelation of God. God is the creator of the world and everything within it, which also makes him owner and lord over it. The

⁴ Owen C. Thomas and Ellen K. Wondra, *Introduction to Theology*, 3rd ed. (New York, NY: Morehouse Publishing, 2002), Introduction, 1.

⁵ Charles C. Ryrie, *Basic Theology: A Popular Systematic Guide to Understanding Biblical Truth*, 2nd ed. (Chicago: Moody Publishers, 1999), 31.

psalmist reiterates this sentiment when he writes, “The earth is the Lord’s, and all its fullness. The world and those who dwell therein. For he hath founded it upon the seas, and established it upon the waters” (Ps 24:1-2 NKJV). John Frame in his book entitled *The Doctrine of the Knowledge of God: A Theology of Lordship* reminds us that our introduction to God in the Bible is as Lord of the Covenant in both the Old and New Testaments.⁶ Frame however argues that the etymologies of the word Lord, “*Yahweh*” and “*adonia*” in the Hebrew and “*kurios*” in the Greek “... are not always a reliable guide to meaning.”⁷ He then directs our attention to the usage of these words in scripture to derive at a meaning for them. He explains, “First of all, lordship is a covenantal concept. “Lord” is the name God gives to himself as head of the Mosaic Covenant and the name given to Jesus Christ as head of the New Covenant . . . We may, therefore, then, define divine lordship as covenant headship.”⁸ J. Dwight Pentecost, in his book, *Thy Kingdom Come*, explains that there are two types of Covenants. Pentecost explains:

Since this covenant with Abraham is the foundation for the ultimate fulfillment of the kingdom program here on earth, it is necessary to consider it in some detail. There were two kinds of covenants into which God entered with Israel: conditional and unconditional. In a conditional covenant, that which was covenanted depended on the recipient of the covenant for its fulfillment, not on the one making the covenant. Certain obligations or conditions would need to be kept by the recipient of the covenant before the giver of the covenant would be obligated to fulfill what was promised. This type of covenant has an “if” attached to it. The Mosaic Covenant is one such covenant.⁹

⁶ John M Frame, *The Doctrine of the Knowledge of God: A Theology of Lordship* (Phillipsburg, NJ: Presbyterian and Reformed Publishing Company, 1987), 11.

⁷ Frame, *The Doctrine of the Knowledge of God*, 12.

⁸ Frame, *The Doctrine of the Knowledge of God*, 12.

⁹ J. Dwigh Pentecost, *Thy Kingdom Come*, (Wheaton, IL: Victor Books, 1990) 59.

Frame reminds us that it is God who initiates this covenant with mankind thus making him the lord of the covenant. He also provides his understanding of how this covenant relationship between God and man works, Frame elaborates:

Covenant may refer to a concept or agreement among equals or to a type of relationship between a lord and his servants. Divine-human covenants in scripture, of course, are of the latter type. In the most prominent ones, God as covenant Lord selects a certain people from among all the nations of the earth to be His own. He rules over them by His law, in terms of which all who obey are blessed and all who disobey are cursed. Yet the covenant is not merely law; it is also grace. It was God's grace, or unmerited favor, by which the covenant people were chosen. And since all men are sinners, it is only by God's grace that there will be any covenant blessing. Even the reprobate, those who do not receive blessing are vessels of grace, means that God uses to fulfill His gracious purposes (Rom 9:22-23).¹⁰

Pentecost reminds us of the importance of obedience to initiate the covenant, but once initiated it depended on God as sovereign Lord to maintain it. Pentecost introduces the second type of condition necessary for covenant maintenance, God's unconditional commitment to the covenant as sovereign Lord and covenant initiator. Pentecost explains:

Whether there would be a covenant program depended on Abram's obedience. But once he obeyed, the covenant was instituted and depended not on Abram's continued obedience, but on the promise of the One who instituted it. The fact of the covenant depended on obedience; the kind of covenanted inaugurated was totally unrelated to the continuing obedience of either Abram or his seed.¹¹

Frame emphasizes God's sovereignty as both creator and covenant initiator. God uses His creatures to accomplish His purposes. Some of the principles that arise out of the Doctrine of God that have an impact on the theological foundations that undergird this doctrinal project proposal are those like God's transcendence and His immanence. Frame explains these concepts of God's transcendence and immanence in the following terms,

¹⁰ Frame, *The Doctrine of the Knowledge of God*, 12.

¹¹ Pentecost, *Thy Kingdom Come*, 60-61.

“If God is covenant head, then He is exalted above His people; He is transcendent. If He is covenant head, then He is deeply involved with them; He is immanent. Notice how beautifully these two concepts fit together when understood biblically.”¹² What is taught by these principles is that God as Lord of the covenant is involved in the lives of His people. Later in this paper, I will discuss how this involvement is express through God’s lordship and man’s stewardship over creation.

Other principles associated with the doctrine of God as creator will now be identified. Some other important principles contained within the doctrine of God are God’s sovereignty, his authority, and control over creation. Again, it is through God’s covenant lordship that he exercises both complete control and authority over the details of the covenant itself and his relations to the covenant participants. Frame reminds us that God is the initiator of the covenant, and it is he, who invites us to join with him, in this relationship. Frame explains this concept when he writes, “Control is evident in that the covenant is brought about by God’s sovereign power. God brings his covenant servants into existence (Is 41:4, 43:10-13, 44:6, 48:12f.) and exercises total control over them (Ex 3:8, 14).”¹³ Frame explains that, “God is the object of human knowledge. ... There is no important difference between knowing God’s authority and knowing God’s law. Indeed in an important sense, the Word of God (and hence the law, a form of the Word) is divine.”¹⁴ Louis Berkhof in his book, *Summary of Christian Doctrine*, explains that there are two ways of knowing God. Berkhof writes:

¹² Frame, *The Doctrine of the Knowledge of God*, 13.

¹³ Frame, *The Doctrine of the Knowledge of God*, 13.

¹⁴ Frame, *The Doctrine of the Knowledge of God*, 62.

Our Knowledge of God is twofold. Man has an inborn knowledge of God. This does not merely mean that, in virtue of his creation in the image of God he has a natural capacity to know God. Neither does it imply that man at birth brings certain knowledge of God with him into the world. It simply means that under normal conditions certain knowledge of God naturally develops in man. This knowledge is, of course, of a very general nature. But in addition to this inborn knowledge of God man also acquires knowledge of Him by learning from God's general and special revelation. This is not obtained without efforts on man's part, but is the result of his conscious and sustained pursuit of Knowledge. While this knowledge is possible only because man is born with the capacity to know God, it carries him far beyond the limits of the inborn knowledge of God.¹⁵

To know God in this second capacity is to know God through His Word. To understand right from wrong implies that one knows or understands the Word of God. Knowing and obeying however, are not the same. One can know what God requires, and still not do it because he or she chooses to rebel against God's law. Man must chose to obey God's law of his own freewill and not because he was coerced into doing so. Man's willingness to accept the role of stewardship over God's creation is an act of worship, which emanates from a grateful and obedient heart. The psalmist captures this spirit of worship and praise in the eighth number of the Psalms when he writes:

O LORD our Lord, how excellent is your name in all the earth! Who have set your glory above the heavens. Out of the mouth of babes and nursing infants you have ordained strength because of your enemies, that you may silence the enemy and the avenger. When I consider your heavens, the work of your fingers, the moon, and the stars, which you have ordained; What is man, that you are mindful of him? and the son of man, that you visit him? For you have made him a little lower than the angels, and you have crowned him with glory and honor. You have made him to have dominion over the works of your hands; you have put all things under his feet: All sheep and oxen, even the beast of the field; The birds of the air, and the fish of the sea that pass through the pasts of the seas. O Lord our Lord, how excellent is your name in all the earth (Ps 8 NKJV).

In these verses, the Psalmist captures the essence of the doctrine of humanity. The Psalms speaks to the divinely appointed relationship between God and man. Man is to serve as

¹⁵ Louis Berkhof, *Summary of Christian Doctrine* (London, UK: Banner of Truth Trust, 1960) 28.

the steward over God's creation. This relationship defines the theological foundation that under grids this doctoral project. God has chosen the nature of the relationship He desires to have with man. It is with this understanding of God as Lord of all, that we as stewards and not owners of what God has entrusted unto our care, make pledges of our time, talent, and treasure to support the work of His church. Giving is an act of worship and therefore, our giving to God should be an expression of our worship of God. *Baker's Dictionary of Practical Theology* speaks about how the offering or collection should be seen as an act of worship. Baker's states:

The word collection suggests passing the hat and receiving a token gift from unconcerned donors. The word offering suggests a sacrifice, costing the donor something to give. It is symbolic of the offering of ourselves to God. It is recognition within the area of worship of stewardship; a reminder that all we are and have belongs to God. We present our offering as recognition of this and as an expression of our gratitude to God for his many mercies. The offering is received by the minister and dedicated to the service and glory of God. Thus both giving and receiving are in themselves an act of worship and form a natural constituent in the liturgy. Where this is more fully realized there is liable to be shown a greater response in generosity.¹⁶

Giving should not just be a response to God's command to give but an act of gratitude and sacrifice coming from a thankful heart which makes it an act of worship.

The next theological theme that is foundational to this project is the Doctrine of Salvation. Associated with this doctrine are the Work of Christ and Doctrine of the Holy Spirit. These three doctrines grow out of the Providence of God and the Doctrine of Humanity especially emphasizing the fall of man. They find expression in the Doctrine of the Church where the work of Christ is carried out by the aid of the Holy Spirit to accomplish the redemption of man through the establishment of the New Covenant. The establishment of the New Covenant is what provides the shift or change in the way the

¹⁶ Turnbull, *Baker's Dictionary of Practical Theology*, 355.

ministry of Christ is funded through the Church. God's ministry to Israel through the temple was supported by the tithe and offerings under the Old Covenant, but the Church is to be supported through free will giving under the New Covenant. The Old Covenant relied upon the law to ensure compliance. But, the New Covenant relies upon the indwelling of the Holy Spirit within the believer to ensure compliance with the principles and concepts espoused under it. Giving should be an act of worship according to the New Testament and not an act of compulsion coerced by law as it was under the tithing system of the Old Testament. The goal of this doctoral project is to create a theology of stewardship to inform and guide my congregation in its' giving to support the work of ministry in our congregation, community and beyond; a program based on biblical truth and proper interpretation and application of scripture. *Baker's Dictionary of Practical Theology* elaborates about the level and extend of commitment and dedication called for by New Testament stewardship. Baker's explains:

Many a modern interpretation of stewardship has been plagued by the idea of proportionate giving as if the Christian was called to give a portion of his income such as a tithe, or a portion of his time-so many hours per week to worship and Christian service-or a portion of his energy and abilities. But this leads to spiritual schizophrenia. Where sophisticated Christians delude themselves by thinking that they can set aside a part of themselves and their resources as sacred and are thereby given license to use the balance in any fashion whatsoever, a tension is set up that can lead to serious difficulties. The New Testament knows of no such splitting of life. Someone has said, "It doesn't take much of a man to be a Christian, but it takes all there is of him."¹⁷

Jesus did not instruct the rich young ruler to sell some of his possessions and give the proceeds to the poor, but rather he instructed him to sell it all and give it all away to come and follow him and he would have treasurer in heaven (Luke 18:18-25).

¹⁷ Turnbull, *Baker's Dictionary of Practical Theology*, 347.

The Theological Issues Related to the Project

The theological issues related to this project are first, how tithing and freewill giving are used as if they are the same thing. These two concepts are not interchangeable. The other issue related to this project is the conflict introduced into this situation by the church's failure to practice good hermeneutics, which has resulted into incorrect homiletics. The practice of tithing is a part of the Old Testament Mosaic Law of which we no longer believe we are required to practice. Yet, many churches today teach and practice a distorted form of tithing that differs greatly from that which is taught in the Bible, which many people believe is the required method of giving to support the church according to the scriptures. Bruce Wells speaks to this issue, he writes:

And just so there is no confusion, we need to also point out that when we speak of tithing, we are not talking about giving. Most Christians blend these together as if they're the same thing, but they are completely "different animals." This will also be explained later, but briefly, for now, you should realize that giving is strictly free will, while tithing was required under the Old Testament, and still is, in many churches. Anything required is the opposite of free will; therefore, tithing is not "giving" at all, even though it is continuously sold this way.¹⁸

Wells argues that there is a difference between tithing and giving; Old Testament law requires tithing. Giving not tithing is taught in the New Testament. Giving is free will and not required by law. Wells is correct; the two are not the same. Wells uses "Malachi 3:7 and Colossians 2:14 to support his argument. David A. Croteau agrees with Wells interpretation of giving in the New Testament as being free will or voluntary when he writes:

Giving should never have to be compelled, but should be done out of our free volition. The concept of voluntary contributions is rich in the history of

¹⁸ A. Bruce Wells, *Tithing: Nailed to The Cross* (Bloomington, IN: Authorhouse Publishing, 2011), 105-112. Kindle Edition.

stewardship research, but it can easily be neglected when finances are tight in a church. Regardless, Paul clearly describes the Macedonian giving in this way: of their own accord or voluntarily (2 Corinthians 8: 3). This rare word also occurs later in the same chapter in describing Titus' eagerness to take part in the collection. While Paul's description is compelling, his directive in 2 Corinthians 9:7 is more direct: giving is not to be done from pressure or compulsion, but voluntarily.¹⁹

Russell M. Stendal joins this discussion, he states:

There are only seven references to tithes in the New Testament (Mt 23: 23; Lk 11: 42; 18: 12; He 7: 5-6, 8-9). All of these refer to the Old Covenant and not directly to the New Covenant. The three references in the Gospels all coincide in pointing out that the giving of tithes does not qualify a person for the blessing of the New Covenant.²⁰

Stendal strengthens his argument by adding the observation that, "In the New Testament, we are the first fruits; we are part of the tithe that belongs to the LORD" (1 Corinthians 7: 23).²¹ Stendal reminds us that in the Old Testament the Israelites gave God tithes but in the New Testament we give Christ ourselves. The implication here is that Christ not only has us, but all that we possess. Iain M. Duguid and R. Kent Hughes in their book, *Numbers: God's Presence in the Wilderness* explains how God uses grace to influence giving in the New Testament. Duguid and Hughes write:

The way in which God meets the needs of his ministry is by moving the hearts of his people to remember who gave them everything they have. In this way he prompts in us an eagerness to give back. He reminds his people once again of the blessing and favor that he has shown toward them, and as the reality of his grace lays whole on their heart

¹⁹ David A. Croteau, *Tithing after the Cross* (Redwood, CA: Areopagus Wordpress Publishing, 2013), Kindle Locations 1328-1332).

²⁰ Russell M. Stendal (2013-06-01). *The Truth About Tithing* (St Abbotsfott, WI: Life Sentence Publishing, 2013), Kindle Locations 39-41.

²¹ Stendal, *The Truth About Tithing*, Kindle Locations 65-66.

afresh, they ask, “What can I give? How can I contribute something back to the Lord for the salvation that he has given me? What do I have that I can contribute to his cause?”

Grace lays hold of our hearts and makes us cheerful givers, not just of our money but of our time and gifts as well.²² R. Renee and Cynthia Harper also weigh-in on the argument that Christians are not to tithe. They raise the question, “are Christians commanded to give. Giving is encouraged but never commanded. Furthermore, the scriptures make it clear that giving should not be a burden to the giver. The Bible teaches us that giving is neither an obligation nor should it be a hardship.”²³ Duguid and Hughes explain that giving should be a joyful act of worship. They write:

When there is an opportunity to give, as there is Sunday by Sunday and in between, what is your attitude? When there is work of ministry to be done, are you eager to volunteer? It is not simply a matter of “How big is your check?” or “How many ministries do you serve in?” These are difficult questions. For some, giving generously and joyfully may not have many zeros on the end of it, while others may give millions and yet have hearts entirely untouched by grace. Jesus pointed that out when he told the story of the widows offering. Surrounded by wealthy givers, she only gave two copper coins. Yet Jesus affirmed that her gift was greater than their larger ones because they gave out of their abundance, while she gave everything she had to live on (Luke 21: 1-4).

Similarly, some people may pour their hearts joyfully into a single ministry, while others may wear themselves out for the church, grumbling inside all the time. The Israelites gave freely and joyfully because they knew themselves

²² Iain M. Duguid and R. Kent Hughes, *Numbers: God’s Presence in the Wilderness* (Wheaton, IL: Crossway Books, 2006) 102.

²³ R. Renee and Cynthia Harper, *The Tithing Hoax: Exposing the Lies, Misinterpretations and False Teachings About Tithing* (Lexington, KY: Ross-Michel Publishing, 2008), Kindle Edition.

to be so blessed by the Lord. You and I need to join them in giving generously out of a heart that is conscious of great blessing.²⁴

The method of giving in the New Testament seems to be an issue that most

Christian denominations have not resolved. Sunday after Sunday, many Christians are made to feel guilty about not being tithers when the New Testament does not require it of them. This doctoral project will address and correct this problem for my congregation and hopefully clear up some of the confusion and misunderstanding and miseducation rounding this subject. The New Testament does not teach we are not to tithe nor does it teach we are to tithe. It does however teach freewill giving and in every instance where giving is mentioned the amount of the gift involved is always more than ten percent.

The Theological Relevance of the Subject and of the Project

The theological relevance and the subject of this project are to provide a biblically based program of giving to support the ministry of our local congregation. The existing giving program used by our church encourages our members to tithe. The problem with our current giving program is that it is not biblically based on New Testament teachings about giving.

The issue of whether or not tithing is required in the New Testament exist at all in light of the theological evidence to the contrary is almost unbelievable. The fact that Churches are still teaching that tithing is the biblically referred method of providing financial support to the Church is reason enough for doing this project. The fact that seminary and Bible college trained ministers are still teaching their congregations that tithing should still be practiced in the Christian church today is justification why such a

²⁴ Duguid and Hughes, *Numbers: God's Presence in the Wilderness*, 102-103.

project as this should be done. The miseducation of so many good intentioned Christians, who want to do what is right, in the sight of God is another reason why such a project as this is necessary.

Ways This Project Engages Classic or Modern Theologians

There are no classical theologians that I have studied whose work engages this project. Although there are many classical theologians who practiced free will giving and sacrificial giving in their private lives, I could not find where many of them wrote about or taught about it in their theological treatises. One particular classic theologian comes to mind, John Wesley. Randy Alcorn tells a story about how “Wesley’s perspective about this type of giving was changed by an experience Wesley had while he was at Oxford.”

Alcorn writes:

Wesley had just finished buying some pictures for his room when one of the chambermaids came to his door. It was a winter day and he noticed she only wore a thin linen gown to ward off protection against the cold. He reached into his pocket to give her some money for a coat, and found he had little left. It struck him that the Lord was not pleased with how he had spent his money. He asked himself: “Wilt thou master say, ‘Well done, good and faithful steward?’ Thou have adorned thy walls with the money that might have screened this poor creature from the cold! O justice! O mercy! Are not these pictures the blood of this poor maid?” When he died in 1791, the only money mentioned in his will was the miscellaneous coins to be found in his pockets and dresser drawers. Most of the 30,000 pounds he had earned in his lifetime he had given away.²⁵

However, there are several modern theologians whose work does engage the major concepts of this project. Charles Ryrie’s *Basic Theology* contains one paragraph on the subject of giving in the New Testament. Ryrie writes:

²⁵ Randy C. Alcorn, *Money, Possessions and Eternity* (Wheaton, IL: Tyndale House Publishers, 2009) 298-299.

The New Testament says more about giving than about any other single aspect of church life. Giving to others serves as clear proof of one's love for God (Jas 2:15-17; 1 John 3:17-18), should stem from a life that has first been given to him (2 Corinthians 8:5), and should be done voluntarily (vv. 11-12, 9:7), literally even in poverty (8:12), cheerfully (9:7), and according to the measure of prosperity God gives to the individual (1 Cor. 16:2). As far as New Testament revelation is concerned, giving was the principle area in which there was a cooperative effort among a number of churches (Acts 11:27-30, 2 Corinthians 8-9).²⁶

Gene A. Getz's work also engages this project in the area of voluntary sacrificial giving in spite of one's own impoverished state or condition. Getz comments on the giving of the Macedonian Christians to help their brethren in crisis in Jerusalem. Getz writes, "This kind of giving is not something God expects from his children. He is aware that they have basic needs, and nowhere is scripture are Christians commanded to give away what is necessary for their own existence."²⁷

Another modern theologian whose work engages the basic concepts of this project is Randy Alcorn. Alcorn discusses the lack of training on Christian stewardship when he shares with us these facts:

According to the Christian Stewardship Association, in 1899—when the total number of books published was a tiny fraction of what we have today—a bibliography on "Tithing and Systematic Proportionate Giving" listed more than 500 titles. Today although thousands of new Christian books are published annually, very few deals with money related subjects and even fewer take a close look at the scriptural teachings on the subject. The great majority of Bible colleges and seminaries have no courses, required or elective, devoted to a biblical study of stewardship or giving. Pastors are almost never trained to address these vital aspects of the Christian.²⁸

²⁶ Charles Ryrie, *Basic Theology: A Popular Systematic Guide to Understanding Biblical Truth* (Chicago, IL: Moody Press, 1999), 498-499.

²⁷ Getz, *A Biblical Theology of Material Possessions*, 214.

²⁸ Alcorn, *Money, Possessions and Eternity*, 173.

Another modern theologian whose work engages this project is Joel Mikell.

Although Mikell did not train as a theologian but rather as a musician, he has written extensively on the subject “the importance of churches developing a theology of stewardship to guide their teaching and preaching on stewardship as well as the structuring of their stewardship programs. Mikell explains his first of five reasons why he believes that “every church should have a theology of stewardship,” he writes:

Preaching on money, giving, stewardship, and generosity is challenging for most pastors. And, truthfully, it should be. It is deeply spiritual. It is intimately relational. It is at the core of what the church is called to do, which is to make disciples. It is probably the one area of biblical teaching that sparks the greatest emotion and debate! Stewardship is the thread that weaves throughout all ministries within the local church. Stewardship touches everything the church does. It is critical to the survival of every church. Without adequate, sustainable funding, the local church will struggle to even keep the doors open. Consequently, preaching and teaching on biblical stewardship should not be taken lightly.²⁹

There are many other modern theologians who have engaged the issues addressed in the project proposal, however I will only discuss briefly the work of one more. The last modern theologian whose work engages the issues of this project is A. Bruce Wells in his book entitled, *Tithing Nailed to the Cross*. Wells argues the importance of doing correct scriptural interpretation. He believes the issue that creates the need for such a project as mine derives from incorrect interpretation and application of two verses in the Bible. One from the Old Testament and the other from the New Testament in each of these verses a single word, the same word, is used. Understanding the meaning of this word is key to understanding the problem this project seeks to resolve. Wells explains, “The key word is ordinances and you will find that in both cited verses, the word is referring to exactly the

²⁹ Joel Mikell, *Crafting A Theology of Stewardship: And why Your Church Needs One!* (Carol Stream, IL: Tyndale House Publishers, Inc., 2013), Kindle Locations 324-329.

same thing, the Law. The two verses are Malachi 3:7 (a reference to the ordinance of tithing) and Colossians 2:14 (also referring to the same ordinance, as well as the many other ordinances of the Law).”³⁰

The evidence seems to indicate that the issue of developing or creating a biblical based program for stewardship and giving for the church is a challenging concern. A host of new Christian theologians have risen to meet this challenge. Recently more books have been written on this subject as more research on this subject is being done. Bruce Wells and others who agree with his assessment and interpretation of this matter must remember that there is no statement of the abolishment of tithing in the New Testament in neither the gospel of Jesus Christ nor the epistles of Paul can such a statement be found that tithing is no longer a viable way of giving. Jesus mentions tithing three times in the gospels, Matthew 23:23, Luke 11:42, and again in Luke 18:12 in neither instance does he state or imply that tithing is no longer required. The book of Hebrews mentions tithing in four different places, Hebrews 7:5, 6, 8, and 9. In fact the amount of the gift in each scripture where giving is referenced in the New Testament always exceeds the ten percent amount of one’s income associated with tithing, for example in Matthew 19:21, Mark 10:21, and Luke 18:22 Jesus instructs “the certain ruler, to sell all that he has and distribute it to the poor, and he will have treasure in heaven.” The New Testament does not remove the tithe but rather increases the amount of the gift through freewill giving. The gift is freewill because it is not mandatory or required by law. I believe the New Testament did not remove the floor from our giving but raised the ceiling. We should not

³⁰ Wells, *Tithing: Nailed to the Cross*, Kindle Locations 78-83.

give less than a tithe but more because it all belongs to God and as his stewards we should make it all available to him for the ministries of his church.

Conclusion

The way in which the ministry of the church is to be supported has created a problem that has come to the attention of modern theologians who have begun to research and publish their finding. The core of this problem has caused some to question the quality of how scripture is interpreted. The danger is that incorrect interpretation has resulted in incorrect application. The integrity of ministerial practice is at stake if it is based on incorrect application of scripture. One stands at risk of operating outside of the will of God because he has not followed the scriptural teachings correctly.

Systematic theology teaches us that the revelation of the invisible God comes through two sources either natural revelation or special revelation. Scripture is a critical source of special revelation. The person, nature, character, and will of God are revealed through the scriptures of the Bible. The inerrancy and infallibility of scripture is absolutely necessary if we are to trust what we are taught through scripture. There can be no contradictions of interpretation or application if scripture is to be accepted as truth. Issues such as the one presented in this project proposal must be corrected and resolved if the integrity of our methods of fundraising is to be accepted as being biblically grounded. Our practice of ministry should reflect our theological beliefs and our theological concepts should inform and instruct our practice of ministry.

Baker's Dictionary of Practical Theology provides an excellent explanation and overview of how the Bible moved from tithing to a free will offering. Baker's Dictionary describes how stewardship evolved over time from creation to eternal destiny. *Baker's Dictionary of Practical Theology* reads:

We can see history as the movement of an exciting drama, the climax of which occurs in the third act. It is at this crucial point in the story of salvation that the identity of two characters is disclosed, characters who have been acting in a mysterious way from the beginning but who have been hidden behind strange masks. The Word of God has been speaking and the Spirit of the Lord has been giving life, and because of this dual action and passion of the divine power all creatures have come into being and have moved toward their eternal destiny. But now with the historical incidence of Jesus, Christ and the Holy Spirit become manifest to the elect family of God in a way which radically changes this destiny.³¹

In the first act of this "drama of salvation" God is associated with the processes of nature. It is through nature that God graciously provides for the needs of his people. It is an act of worship motivated by gratitude through which man gives a portion of that which the land has produced back to God. Turnbull further elaborates upon this process as he writes, "This pious awareness of nature's gifts and the need for dividing an offering in recognition of the divine source has sustained men in various civilizations for centuries. High religions and profound philosophies have been built around it from the time of the ancient Indians and Greeks to the present."³² The tithe system of the Old Testament is how the Israelites practiced this type of pious awareness of nature under Moses. This form of worship continued until men begun to recognize their ability to manipulate nature through the power of their minds and the exercise of their imaginations. It was not long before act two of the story of our journey to salvation was introduced. The piety that had

³¹ Turnbull, *Baker's Dictionary of Practical Theology*, 336.

³² Turnbull, *Baker's Dictionary of Practical Theology*, 336.

arisen out of an appreciation of the gifts of nature had started to fade into a self-reliance that begun to under-mind man's sense of dependency upon God through nature. The new foundation of worship now shifted from nature to the community to which one belonged though a covenant relationship with his fellowmen. The focus of stewardship became how one related to his fellowmen in the preservation of the community and not just his gratitude for a bountiful harvest. The piety of nature was replaced with the piety of covenant. The giving of the offering had now taken on an obligatory nature under the introduction of the covenant. Turnbull explains, "The ethics of covenant piety rest on the principle of obligation in which all men are brothers in the family which is chosen by God. So long as every member of the family respects his obligation to every other member the family will prosper under the promise of God."³³ Man's selfishness and greed would not allow him to remain obedient to the covenant for very long. If men were to discover and attain the salvation that God had for them the very nature of man would have to be changed. This act of covenant piety only lasted until the New Testament and the coming of Christ. The third and final act of this drama of salvation would have to bring a new covenant based on grace and the Holy Spirit. Turnbull describes the work of the Holy Spirit in helping to change the individual believer in these terms:

The work of the Spirit in personal stewardship is to bring men above the natural process and out of the historical community of law into a creative, personal community of resurrection. Here the right division of the offering means that we do not exploit nature and simply give God thanks for it, nor do we organize men only with justice and say we are obliged, but rather we wait upon the Spirit and jump with joy at his spontaneous direction for he will lead us into truth and freedom.³⁴

³³ Turnbull, *Baker's Dictionary of Practical Theology*, 337.

³⁴ Turnbull, *Baker's Dictionary of Practical Theology*, 338.

Baker's Dictionary of Practical Theology has provided a very general overview of how biblical stewardship has evolved and developed over time. Although this description is by no means exhaustive it does help us to get a feel for what were some of the major issues that necessitated the changes in the stewardship system in order to get us where God wanted us to be all the time. Now the focus of our stewardship is our eternal destiny.

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CHAPTER FIVE

THEORETICAL FOUNDATIONS

The purpose of this chapter is to discuss the theoretical foundations of this Doctor of Ministry project. This discussion will begin by dividing this paper into two parts; the first will focus on the models of ministry used by other churches to engage this problem. The discussion will continue by identifying the resources that best facilitate in determining the most effective approach or methodology to use to address the issues in this project. Next, the assumptions will be discussed concerning this topic and how others support or oppose these assumptions. This chapter concludes by exploring if the resources chosen are helpful in sharpening the focus of this project. Comparison will be made to the projects approach to resolving the problem addressed in this project to that of others pastors who have addressed this issue with their congregations.

Next will be a discussion on how other nonprofits have approached the issue of fundraising. The project will compare what other congregations have done to address the challenges of fundraising by identifying what has worked and what has not. Finally, the project will conclude by discussing what is new or different about the project's approach to this problem from how others have approached it in the past. I will look at what new insights, theories, or methodologies will be use in solving this problem. This section will conclude by summarizing the steps taken to address this problem and arrive at a solution.

Theoretical Foundations in Ministry Practice

The ministry issue and practice out of which the need for doing this project arises involves our understanding of the role of tithing in the New Testament as it relates to giving. Tithing is from the Old Testament and continuing to practice tithing, as the prescribed form of biblical giving constitutes a return to practicing Old Testament Law. In his book on tithing, A. Bruce Wells calls this a mistake that the church needs to correct.¹ Wells bases his argument on his interpretation of Malachi 3:7 and 9, Colossians 2:14 and Romans 7:1-6 which create an issue that needs to be resolved. The Apostle Paul's elaboration on this subject in Romans 7:7-25 only furthers the confusion surrounding this issue when he talks about various other different types of law. In this passage, Paul refers to the law of God verses 7, 9, 12, 22, and 25, the law in my members, verse 23, the law of the mind verses 21 and 23, and the law of Sin, verses 23 and 25. How many different types of laws" are there? I thought he was discussing the Law of Moses. When did the Law of Moses change into different types of law? The answer to this dilemma is what provides the theological foundation for this project proposal and suggest the shape of the theoretical foundation that will produce its' resolution. The scripture text references but one law, however it discusses the different ways in which we relate to it. Paul concludes his discussion by saying that the law is good. The law represents an external control while the Holy Spirit represents an internal control. We have moved from the Old Covenant to the New Covenant from law to grace.

The methodology portion of this research project raises a question, how can a congregation be led into developing "a theology of financial stewardship based on

¹ Wells, *Tithing: Nailed To The Cross* (Kindle Locations 915-918).

Biblical truths about giving?” We will start by looking at how other congregations have addressed this issue to get some idea of where we should start. The first concern was introducing this project to the congregation by educating them about the nature of the problem and why it should be important to us. The plan is to start with an explanation of why it is an issue, and then test the congregation’s knowledge about financial stewardship. Using a pretest survey will access data regarding the congregation’s views or understanding of the problem. This survey will be designed around the seven perspectives of biblical stewardship and the five reasons why every church should have a theology of stewardship taken from Joel Mikell’s book entitled, *Crafting a Theology of Stewardship: And Why Your Church Needs One*. Many churches have taught tithing as the biblical standard for giving, the re-education of our congregation and stewardship ministry will be necessary to help our people arrive at a theologically correct understanding of what the Bible teaches about giving from a New Testament perspective. The congregation will then be exposed to a series of eight addressing the primary concepts of financial stewardship as taught in the New Testament. After this, they will be administered a posttest survey to determine if there are any changes in their views or understand of financial stewardship after being exposed to the information shared with them through the sermons about what the New Testament teaches about this subject.

Because the Stewardship Ministry’s function is to lead our congregation in the development and implementation of an annual stewardship campaign, the next step is to lead our stewardship ministry through an eight-week Bible study using Joel Mikell’s e-book, *Crafting a Theology of Stewardship: And Why Your Congregation Needs One* as our textbook. The purpose of this study is to help teach our stewardship ministry team

what the Bible says about giving from the perspective of the New Testament since they will lead in the development and practice of the theology of financial stewardship created for our congregation.

My role as the researcher and leader of the focus group study makes me a participant observer. My biases and assumptions will certainly impact the results of this project and therefore need to be documented as a source of data as well. This information can best be captured through journaling and field notes recorded as the project processes from start to finish.

The Assumptions Brought to this Project

The first assumption is the need for re-educating our people about what the New Testament teaches about giving in order to help them accept making the change in their understanding of the role of tithing as the biblical standard for giving. To challenge this ingrained misconception would require strong convincing. This process will require strong proof and solid evidence to change what has been ingrained in peoples' thinking over centuries of indoctrination. Helping people to make this kind of change will be extremely difficult, which is another reason why it took theologians so long to bring this discussion to the forefront and awareness of the larger church. The awareness of this problem eluded detection and discovery for years. Theologians discovered it earlier, but were just too afraid to tackle such a monumental and controversial problem. The response would have been much like being a whistle blower in today's culture; nobody would have liked you and you would have been seen as a troublemaker because you would have forced people out of their comfort zones. Modern day theologians have begun a dialogue

on this subject, and more and more literature is being produced regarding both the theological and theoretical foundations that under grid and shape its' practice in the church today. There was found no congregation that addressed this issue which did not include some form of educational training, Bible study classes, or sermon series to help educate its' members about this matter. The research helped to affirm this assumption as being correct. There is a need for the re-education of the congregation on these matters to bring clarity to what the Bible teaches regarding this issue.

Another assumption regarding this project is that people will decrease the amount of their donations if they learn that tithing is not required under the New Testament, and the new standard is now free will giving based on what the Holy Spirit leads one to give rather than the standard set by Old Testament Law of a tithe. This assumption is based on what would happen if we remove the coercion and fear factors from giving that are associated with the current brand of tithing practiced in the Christian church today. The amount of church donations could go down drastically. Giving should be an act of worship based on ones love of God and not done out of fear of reprisal or retribution. The foundation of this assumption is a lack of trust in the power of the Holy Spirit, to motivation and inspires people to give generously because of their love for God. The church in America has a weak and underdeveloped doctrine of the role and function of the Holy Spirit in the life and practice of the New Testament Church and life of the present day believer. There are no theological or theoretical works on the doctrine of the Holy Spirit that spoke to the Spirits relationship to stewardship or tithing as they relate to the financial support of the church.

A third assumption is that tithing brings equity to giving because each individual is asked for the same percentage of their income regardless of how much or how little they earn. This assumption overlooks the effects of the standard of living upon the individuals earning capacity. It cost a poor man just as much to buy a loaf of bread or a bar of soup as it would a rich man, but the percentage of his income required to make such a purchase is far greater than that of his wealthier counterpart. Although the percentage of the gift given to the church may be the same, the ability to give it is in no way the same because he has far less to live on. After thinking through this assumption it was clear that this assumption was not as equitable as originally thought, especially after reading 2 Corinthians 9:7 where the apostle Paul comments on the gift sent to the Church in Jerusalem by the believers in Corinth. Paul writes, “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Corinthians 9:7 NKJV).

A fourth assumption is that giving is based on the needs of the church. People would give more if they understood how much the church was in need of their help. The research revealed that this is an incorrect understanding of the motivation for increasing stewardship participation and contributions. Stewardship is not based on needs but rather on relationship. Genuine stewardship involves our time, talents, and treasures. This principle teaches us that stewardship is an act of worship based on relationship and not on need. Stewardship emphasizes our relationship to God and one another. It requires our willingness to make all of our resources available to God to accomplish his purposes in ministry. Mark Allen Powell explains financial stewardship in the following terms:

The offering is an act of worship, an instance in which we are invited to give up something that we value—our money—as a sacrifice to God. In many ways, it is

the high point of the liturgy. We come to church to worship God and at no point in the service are we provided with so pure an opportunity to worship as this.²

Powell explains that the essence of faith is worship and elaborates on how foundational this principle is to understanding biblical stewardship. Powell writes:

The essence of faith is worship and the essence of worship is sacrifice—giving of ourselves in devotion to God. In that regard, ancient Israelites and modern Christians are the same. There is more to the matter, but this is the first, and possibly the most important thing to learn about biblical stewardship: we give to God as an act of worship.³

Powell describes this type of giving as giving that is “not motivated by obligation but desire—we give not because it is something we should do but because it is something we want to do.”⁴ Giving should be based on love and not need. Powell helps us to see the importance of relationship when giving to God is viewed as an act of worship and not an obligation. When we give to God’s church we are not paying a bill but responding to the gracious love of a merciful Savior.

A fifth assumption is that when we give, we are helping others. In helping others, we in fact are helping ourselves. Randy Alcorn helps us to understand this concept when he writes:

Is this a biblical concept? Absolutely, Paul spoke about the Philippians’ financial giving and explained, “Not that I am looking for a gift, but I am looking for what may be credited to your account” (Phil 4:17). God keeps an account open for us in heaven, and every gift given for his glory is a deposit in that account. Not only God, not only others, but we are the eternal beneficiaries of our giving.⁵

² Mark Allen Powell, *Giving to God: The Bible’s Good News about Living a Generous Life* (Grand Rapids, MI, William B. Eerdmans Publishing Company, 2006), 11.

³ Powell, *Giving to God*, 2006, 13.

⁴ Powell, *Giving to God*, 2006, 15.

⁵ Randy C. Alcorn, *The Law of Rewards* (Wheaton, Ill.: Tyndale House Publishers, 2003), 24.

Alcorn reminds us that giving is “not a divestment but rather an investment” and therefore, it is never a loss. Jesus reminds us of this same concept in Luke chapter six and verse thirty-eight when he says, “Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” Jesus teaches that in the end you will receive as much as you have given. We should be motivated to give more if we want to receive more at the end. After all, you will only receive as much as you have given. Randy Alcorn voices a similar opinion when he quotes Jim Elliot in his book *The Treasure Principle*. Elliot states, “He is no fool who gives what you can’t keep to gain what you can’t lose.”⁶ Randy Alcorn uses the parable of the hidden treasure found in Matthew 13:44. Alcorn relates that Jesus used this parable and many others that speak about money and possessions to emphasis, “there’s a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith and our finances, but God sees them as inseparable.”⁷ Alcorn further states, “Jesus talked more about money and possessions than he did heaven and hell.”⁸ How we handle our financial resources reveals where our hearts are and what we truly treasure in life. Jesus knew what he was saying in Matthew 6 when he stated, “Do not lay up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust

⁶ Randy Alcorn, *The Treasure Principle* (Colorado Springs, CO: Multnomah Books, 2001) 6.

⁷ Alcorn, *The Treasure Principle*, 9.

⁸ Alcorn, *The Treasure Principle*, 8 - 9.

destroys, and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Mt 6:19-21).

The Effects of the Methodologies Selected on the Project’s Focus

The resources identified through this research effort are helping to bring the problem addressed by this project into sharper focus. First, the resources are helping to identify that there is a significant difference between tithing in the Old Testament and giving in the New Testament. The motivation behind the gift is different. The tithe is predicated on obedience to a command or ordinance from God while giving in the New Testament is more of a voluntary response lead by the guidance of the Holy Spirit. However, both tithing and New Testament giving are acts of worship motivated by the worshipers relationship to God. The major difference is that the specific amount of the donation, the gift to be given, is no longer determined by ecclesiastical law (Deuteronomy 12: 6). The amount of the gift is now determined by what the giver choses to give. Paul elaborates upon the believer’s freedom of choice in this matter when he writes, “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Corinthians 9: 7). This type of giving is inspired by the influence of the Holy Spirit in the life of the believer. Because modern Western theological thought has such an underdeveloped doctrine of the Holy Spirit it was difficult to find material on the subject of the relationship of the Holy Spirit to voluntary giving. This was possibly because of the influence of the rational and scientific bases of enlightenment thinking that biblical scholars have shied away from exploring the relationship between the Holy Spirit and giving. Theological thought tended to move

away from the ascetic and mystical thinking of the medieval ages. But today as we move through the postmodern age, there is a resurgence of the asceticism of the past. The importance of the power and the presence of the Holy Spirit in the life of the believer and the church have come to the forefront again of how many believers proclaim and practice their faith. Examples of this can be seen in the ministry of present day evangelist like Randy Clark. More and more modern theologians have started to write about the work of the Holy Spirit in the ministry of the church. The amount of the gift is determined by the influence of the Holy Spirit upon the heart of the giver and not by some predetermined percentage established by Old Testament Covenant Law. Love of God and fellowman are to be the sources of our motivation to give and not obedience to an ordinance of the Law. We must be led by God's Spirit as to how he wants us to apply the resources he has given us to manage for him in-order to accomplish His purposes in ministry. We should seek divine guidance to direct and inform our giving.

How Other Disciplines Inform This Project's Methodological Approaches

One of the ways that other disciplines have informed this project was to modify the way donations are solicited from perspective donors. Profit and nonprofit businesses must generate operating capital; this is often achieved by convincing potential investors to support their business proposals. The project's goals and objectives must identify with the interests and concerns of members and perspective members if they are expected to generously give their financial support to the church. J. Clif Christopher explains why he believes that people give generously to support certain projects, Christopher writes:

People want to make the world a better place to live. They want to believe that they can truly make a difference for the better. There is embedded in us, it seems,

a desire to finish out our work on this earth with a sense that we amounted to something. To sum it up, people want to be a part of something that changes lives.⁹

Another way other disciplines have informed this project is that donors want to see the financial commitment of those leading the church before they are willing to make a substantial financial commitment. It matters not how compassionately they make an appeal for the financial support of others, but how much have given themselves. How much of their money have they committed to support the success of the project? Are they leading by example or solely depending on the financial support of others while making no financial investment themselves?

A third way in which other disciplines have informed this project is through the use of reporting on the results of the source and use of funds. If people have a desire to make a difference in life through their financial contributes, then it is important to let them know the results of the work to which they have supported. Newsletters and other forms of communication are important ways to following-up with donors to let them know the success of the project. Reports about how beneficial the ministry objects of a project have been can be included in a thank you letter sent to donors. John L. Golv suggests that a thanking team be formed to ensure that donors are properly thanked year round for their support of one's organization. Golv explains,

Beginning a stewardship program with planned thanksgiving is an important way to build faith. Form a thanking team to design and implement a year round thanking program. These people may or may not be part of the stewardship team. Theirs task is to design and implement a year round thanking program.¹⁰

⁹ J. Clif Christopher, *Not Your Parents Offering Plate*, (Nashville, TN: Abingdon Press, 2008), 13.

¹⁰ John L. Golv, *Our Stewardship: Managing Our Assets* (Minneapolis, MN: Augsburg Fortress, 2002), 52.

Most non-profits are notorious for not thanking their donors, especially churches.

J. Clif Christopher encourages the sending out of thank-you-notes to ones donors. He advises:

I would set aside fifteen minutes at the same time each week to write ten thank-you-notes. These are to be personal and handwritten on a note card. They don't need to be more than five or six sentences long and should all fit on one side of that card. They can be sent to people who have been teaching, serving, or giving. The rule is that no fewer than ten get written at the same time every week. Over the course of a year you will have written 520 thank-you-notes to your members. The impact will be amazing.¹¹

Christopher also reminds us that individual giving records should be reviewed at least once a month. He explains that we need to know who our major contributors are and what projects do they aggravate toward or show the greatest interest in. These assumptions can be surmised based on the amounts of their donations. Christopher tells the story of how a church almost completely overlooked a new family to its 'congregation that was one of its' major donors because they were not doing monthly reviews of individual giving records. Christopher warns:

Those checks that this family was dropping in the plate were loud signals about what was important to them. We cannot afford to let months or years go by without being aware of families like this. Pastors have an obligation to help people contribute in the best way possible for the good of the kingdom.¹²

Churches need to be more aware of who their major supporters are. Reviewing individual giving records is the way to stay on top of this most important information.

A fourth way that other disciplines have informed this project is the need to change the type of budget information that we send out. Most churches during their

¹¹ J. Clif Christopher, *Not Your Parents Offering Plate* (Nashville TN: Abingdon Press, 2008), 103.

¹² Christopher, *Not Your Parents Offering Plate*, 105.

stewardship campaigns would send out line item budgets. J. Clif Christopher says this is a mistake because most people do not give to support maintenance but rather give to support mission. Christopher advocates that we send out a mission budget instead of a line item budget reflecting our maintenance needs. Christopher explains:

We need to cease sending out line-item budgets and prepare what I call a missional budget. This budget takes the church's mission of worship, nurture, service, and evangelism and then divides the entire budget into those categories. Why? Because the number one reason people give is a belief in your mission. You must explain how you are accomplishing that mission to get support. The other reason is that 99 percent of your members really don't care amount the line items. They just want to know if you are changing lives with the money given to you.¹³

Other disciplines have learned to study and understand why people give. If we as the church are to maintain our position as the number one recipient of charitable dollars in this country then we also have to understand why people give and restructure our stewardship programs to reflect these newly discovered insights about why donors contribute so generously to some causes and so sparingly to others. The church is losing dollars to other non-profits that are doing a better job of getting their message out to perspective donors than we are and the irony in this matter is that many of their major donors are members of our church congregations.

A fifth way in which other disciplines have informed this project is through understanding that the essential role of the pastor is fundraising, although most pastors know very little about fundraising or wish to be involved in this part of the church's ministry. According to Christopher, the pastor's involvement in this process is not optional but mandatory. Stewardship is not just a part of the church's ministry; it is a central part of the church's ministry. Ministry requires money and money makes ministry

¹³ Christopher, *Not Your Parents Offering Plate*, 110.

possible. The pastor is the vision caster for the congregation over which God has made him overseer. The church's pastor has the responsibility of helping to lead the congregation in raising and managing the funds necessary to carry out the ministry goals that God has assigned him or her to lead their respective congregations in accomplishing. Raising and managing funds needs to be a part of every pastor's seminary training, if he or she is to help their congregations develop a theology of financial stewardship.

Other Approaches to Problem-solving

Other congregations studying this type of problem have used a variety of methods to address their ministry practices associated with the problem issue identified in this project proposal. However, the most common approach to addressing this issue, the educating of their congregations about biblical stewardship, has been the use of some form of a qualitative case study to share information with the larger congregation through a select focus group or groups from within the congregation. A noted difference in this project proposal from most of the other approaches is that they took a longer amount of time to complete their projects training period than what was suggest in this project proposal. Most of them took as a minimum of one to two years to complete the training portions of their projects before attempting to implement the plans they developed. David W. Gordon comments about the importance of using a year-around program, he writes:

An early start for the stewardship program contrasts directly with the practices of many congregations. Since stewardship has so often been understood only as a way of funding the budget, local programs have been dollar focused, and activities have consisted of little more than a solicitation of financial pledges during the fall. Aside from the practical benefits of a year-round program, beginning early is also the first step in helping a church recognize that Christian stewardship is really a matter for concern and attention twenty-four hours of the

day, every day of the year. A year-round stewardship effort also helps congregations realize that stewardship is more than simply raising funds.¹⁴

A second methodology used by other researchers to address this ministry practice is that of sending out solicitation letters to all the adult members of their congregation asking each of them to make a pledge toward the financial support of the annual budget.

Glenn L. Borreson in his book, *A Step at a Time*, explains his proposal for using this methodology. He writes:

I proposed to our Stewardship Committee that I write a basic giving request letter, which in its several variations, would be sent to all our member households. That letter, personalized for each household and signed by the pastor, would ask our members to consider a weekly offering in a certain range over the course of the next year. They could return their response at worship or in the mail. For those who were slower to respond, second and third personalized letters were mailed in the following weeks. When members responded, a deliberate personalized thank you and confirmation of their plan was mailed to them, an aspect often neglected in giving programs.¹⁵

A third type of methodology used by other researchers to address this problem is that of, A Consecration Sunday Stewardship Program. This type of stewardship program is perhaps the most common of all the stewardship programs used among churches of various denominations. Herb Miller in his book, *New Consecrated Sunday*, suggest that using his stewardship program, New Consecrated Sunday for more than two years consecutively can lead to three dangers happening. Miller explains:

Unlike most other stewardship development campaigns, many congregations across the United States have reported using Consecrated Sunday for seven or more consecutive years with significant increases in total congregational contributions each year. However, boredom is the root of much evil in church life. Beyond the second year, leaders face three major dangers.

¹⁴ David W. Gordon, *A Plan for Stewardship Education and Development through the Year* (New York, NY: Morehouse Publishing, 1998), 1.

¹⁵ Glenn L Borreson., *A Step at A Time*, (Lima, OH: CSS Publishing Company, Inc., 2001), 11.

1. As with most other kind of church programs, leaders who become familiar with how to execute New Consecration Sunday, Revised Editions are attempted to eliminate some of the parts. Often the part they chop out is a key element in producing its effectiveness. Thinking they are trimming toenails, they remove the heart and lungs.
2. Leaders are tempted to discard New Consecrated Sunday, Revised Edition because “we have done that and need to do something else,” not realizing that it continues to produce large increases in total church giving each year.
3. Leaders are tempted to skip doing any kind of annual stewardship campaign, hoping to coast on New Consecration Sunday’s momentum or assuming that no further increases can occur for several years.

Those fatal misjudgments can be overcome in these ways: (a) retain determination to use the principles of New Consecration Sunday and (b) use slight variations after the first two years that help parishioners feel they are doing something different.¹⁶

Miller reminds us of the importance of consistency in our practice of ministry over extended periods of time to maintain the continuity and integrity of our practice of ministry.

A fourth methodology of the practice of ministry associated with this project used by others is that of using revival as a delivery vehicle for providing educational information about stewardship. Since sermons are a viable method of teaching, there is no reason why using a revival as a source of teaching should not be equally as effective. Dr. J. Alfred Smith has used this type of methodology in his congregation’s stewardship program for years and still uses it today.

A final methodology practiced by many congregations today is that of doing capital campaigns. Many of these campaigns involve grant writing as a source of generating revenue to fund these projects. The ability to attract corporate and

¹⁶ Herb Miller, *New Consecration Sunday Stewardship Program*, revised ed. (Nashville, TN: Abingdon Press, 2007), 48.

philanthropic funds to finance capital projects designed to address community issues that reach far beyond the walls of their congregations. Joy Skjegstad in her book, *Winning Grants: to Strengthen Your Ministry* argues the case for applying for grants to fund ministry projects that benefit the community surrounding the church. Skjegstad explains the challenge to writing grant proposals in the following terms:

An important part of building a case for your ministry is identifying what makes your organization and program unique. In the geographic area where you work, there is probably no shortage of people who are doing good work, forming nonprofits, and launching programs. What makes yours special? What is your niche? As you work to build your case, consider how you're different from other groups in the following ways:

1. *The faith-based aspect.* Does the fact that you are doing faith-based work set you apart from other, similar organizations that are not faith-based? In what ways? Does the faith-based aspect have the potential to make your program more successful? If so, how?
2. *The unique aspects of the target audience you serve.* Are you working with a population that few other organizations serve? If so, whom? Are the people you are serving new to the area? Is the community just becoming aware of their needs? If so, what has brought these needs to your organization's attention?
3. *The program approaches you use.* Have you developed a new and innovative program approach? If so, what makes your approach innovative? Do you get program results that differ from those of similar organizations? What are those results?
4. *Your collaborative partners.* Are you drawing together a new group of partners in your ministry? What does the collaboration accomplish that a single organization couldn't?
5. *The skills and backgrounds of your staff and volunteers.* Are your staff members' credentialed or experienced in special ways? How does that add to the quality of your programs? Do you screen and train your volunteers differently from other organizations?
6. *The capacity of your organization.* Does your ministry have the capacity to launch and sustain the programs you are proposing? Where does your

ministry have the strongest capacity? Where does your ministry need to build capacity?¹⁷

Skjegstad helps us to understand the importance of identifying what is unique about our ministry programs and approaches as we serve our congregations and communities.

Selected Approach

The first methodology that works for this project is using a survey to teach the congregation to practice financial stewardship based on the scriptural concepts taught in the New Testament. Therefore, this project will be a qualitative study. The process will start with a pretest survey to determine what participants already understand about this subject from the outset. After assessing where they are, a series of Bible studies and sermons will be used to teach the major concepts found in the New Testament. A posttest will be used to test the level of retention and knowledge gained.

The second methodology is to conduct an ethnographic case study with the stewardship ministry team of our church. Members of the stewardship ministry will assist in creating a theology of stewardship for our congregation. To complete this task, stewardship ministry members will require intensive training. Stewardship ministry members will be lead through an Eight Week Study based on Joel Mikell's book, *Crafting a Theology of Stewardship: And Why Your Church Needs One* as our structural guide to help us produce a theology of stewardship for our congregation.¹⁸ We will

¹⁷ Joy Skjegstad, *Winning Grants: to Strengthen Your Ministry* (Lanham, MD: Rowman & Lightfield, 2007), 124-125.

¹⁸ Joel Mikell, *Crafting a Theology of Stewardship: And Why your Church Needs One*, Produced by Ben Stroup Enterprises, LLC, 2013, accessed October 01, 2015, <http://amazon.com/Crafting-Theology-Stewardship-church-needs-ebook/dp/B00CMER2W6>.

explore Mikell's *Five Reasons Every Church Should have a Theology of Stewardship*¹⁹ and his *Eight Steps to Crafting a Theology of Stewardship*.²⁰ Members will compare the Five Examples of a Theology of Stewardship²¹ with several other sources and determine which model best fits our congregation. A theology of stewardship will be crafted for our congregation using the model we have selected. We will use Randy Alcorn's book *The Law of Rewards* to help undergird the theological precepts supporting our doctrinal suppositions. Alcorn's book will also help us to identify the theological themes to be preached each week as we lead the stewardship committee through the eight weeks of focused study to craft a theology of stewardship for our congregation. The finished document will be presented to our congregation for acceptance and adoption. It will then be used as a guide to structure and inform our future fundraising campaigns. To collect data from this focus group study, tools such as journaling and homework assignments will be used to track the development of the project. To document the transformative learning process of the participants, focus group interviews will be used to document how the focus group's understanding of financial stewardship develops over the course of the study as a group. This approach will allow a comparison in the focus group's

¹⁹ Mikell, "Five Reasons Why Every Church Should Have a Theology of Stewardship", chap. 2, in *Crafting a Theology of Stewardship: And Why Your Church Should Have One*, (Produced by Ben Stroup Enterprises, LLC, 2013), accessed October 01, 2015, <http://amazon.com/Crafting-Theology-Stewardship-church-needs-ebook/dp/B00CMER2W6>.

²⁰ Mikell, "Eight Steps to Crafting a Theology of Stewardship," chap. 3, in *Crafting a Theology of Stewardship: And Why Your Church Should Have One*, accessed October 01, 2015, <http://amazon.com/Crafting-Theology-Stewardship-church-needs-ebook/dp/B00CMER2W6>.

²¹ Mikell, "Five Examples of a Theology of Stewardship", chap. 4, in *Crafting a Theology of Stewardship: And Why Your Church Should Have One*, accessed October 01, 2015, <http://amazon.com/Crafting-Theology-Stewardship-church-needs-ebook/dp/B00CMER2W6>.

understanding of the New Testament's teachings on financial stewardship with that of the congregation.

My own influence on and impression of this project as a participant observer will be documented by taking field notes on the activities and attitudes of the focus group participants as the project progresses toward its' completion. My own biases and assumptions will be documented to explain how conclusions, understandings, and interpretations develop throughout this process.

The overall acceptance of the project will be measured using data triangulation. Pretest and posttest survey results will provide information on the impact the sermon series had the congregation's understanding of financial stewardship. The focus group study will provide data on the growth of the stewardship committee. Field notes will reflect my own thoughts about the process and results of the project. The extent to which, the theology of stewardship crafted for our congregation will prove to be an effective and useful tool remains to be seen. Three to five years of application and use will be gathered before an assessment is made about the success of this process as a financial ministry tool. It remains to be seen if the congregation will use it again to structure and guide next year's Financial Stewardship's Program. The success of the church's stewardship program in the coming years will prove the success of this project as a tool. The project's purpose however, is to lead the congregation in producing a theology of stewardship document not to determine its effectiveness.

How this Project Differs from Other Researchers

There are two new ways in which the problem identified by this project will be addressed. The first is the manner in which the problem is approached by looking at the developmental process of crafting a theology of financial stewardship from three different perspectives; the congregation at large, a case study using a focus group, and as a participant observer. Each of these perspectives requires a different tool for data collection. A survey will be used to collect data from the congregation. A pretest and posttest survey will be used to demonstrate a change in the perspective of the congregation. Group interviews and the results of homework assignments will be used to collect data from the focus group. Journaling and field notes will provide data collection on myself as a participant observer. The data from each of these sources will be analyzed and compared to provide the results of the project.

The other new approach used to address this problem is that of coordinating information used to educate each participant group. The information shared with each group may differ, but the content shared will remain consistent. The survey questions, the sermon emphasizes, and the focus group study material will come from the same source. As researcher and project designer, my views will also be reflected in this material. Intentionally using the same source material will allow the project participants to be exposed to the same information. This will add validity to the project's results by triangulating the results of the data obtained.

Conclusion

In this chapter the methodologies chosen to be used divide into two parts. The first section is dedicated to identifying the theoretical foundations in the practice of ministry. My first step was to identify the theoretical foundations that best lend themselves to resolving the ministry problem addressed in this project. This required identifying the resources and methodologies that best facilitated the approaches needed to address the ministry issue associated with this project proposal. Three different methods were chosen for data collection and results comparison. They would allow the results to be viewed from three different perspectives, the congregation as a whole, the stewardship committee as a focus group, and the perspective of a participant/observer.

Next, the assumptions identified and examined for the project either affirmed or denied these assumptions. The total of these assumptions were five. They ranged from my belief in the need to re-education the congregation on the teachings of the New Testament about stewardship to help develop an understanding of the biblical foundation for generous giving, the difference between tithing and generous giving as taught in the Bible, and the fact that giving should not be based on equity or need, but is an act of worship. I conclude the first section of this paper by explaining how the resources studied during the design portion of this project have helped to bring the issues associated with this project into sharper focus.

The second part of this chapter discusses how theoretical foundations from other disciplines have influenced this project. I began this section of the paper by looking at how other disciplines helped to inform this project. Next I identified five ways other disciplines helped to inform this project. They were as follows: Prospective investors

must identify with the projects goals; Project directors must lead by example, they should give first; There should always be follow-up reports sent to donors to show the project's outcome or results; The project's budget should focus on ministry and not maintenance; and the pastor as the congregation's leader should be the chief fundraiser in such capital raising projects.

The second part of this chapter then turns its' focus to discussing the effectiveness of the methodologies used in this project, did they work? If so why did they work or if not why didn't they work? The three methodologies chosen for data collection will work quite well with the three perspectives from which the process of developing a theology of stewardship for the congregation I serve as senior pastor will be explored. Using three methodologies also allows for the triangulation of my results and adds more validity to the project's conclusions. The three methodologies chosen for data collection in this project are as follows: First, this project will use pretest and posttest surveys to collect data on the congregation as a whole; Second, it will use group interviews to collect data on the focus group, the congregation's stewardship committee; and Third, it will use field notes and journaling to collect data on myself as a participant/observer from the perspective of project researcher.

This chapter ends with a discussion of what's new or different about the insights, theories, and methodologies I will use to collect this project's data results. Most of my approaches to researching this project are not very different from those of other researchers who have explored this subject. They also have used surveys, interviews, and field notes to collect their data. The only two things I see that are different about my approach to this subject from that of others, who have approached this issue before me,

are first the use of Biblical concepts on giving as taught in both the Old and New Testaments of the scripture and secondly the influences of fundraising techniques used by other disciplines to inform and guide the development of a theology of financial stewardship.

CHAPTER SIX

PROJECT ANALYSIS

The decline in charitable giving to churches is becoming a major concern for many churches today. It is not that giving has declined in general but that there are more charities and non-profits competing for the community's charity dollars. More and more church members have started to question the validity of the tithe as the Biblically recommended form of giving to support the church. The percentage of tithers has also started to decline. One reason for this decline is that younger worshippers have begun to share their giving with other charitable concerns outside the church. It is not that they are giving less to charity; they are giving less to the church. The church's position as the community's primary recipient of its charitable giving is rapidly changing. How can we help the church return to its former position of being the community's primary charitable recipient? The purpose of this paper is to model a project through which this issue will be addressed by educating the congregation about the truths taught in the Bible about stewardship and develop a theology of financial stewardship document for this congregation based on biblical truth.

This study started with the contextual analysis of the church and its surrounding community. After having carefully studied the community and congregation that provided the context in which this project was done, the conclusion that the education of the congregation on the biblical truths about stewardship and the creation of a theology of

financial stewardship to guide the church's efforts to generate sufficient funds to operate with was decided to be a necessary action to resolve this ministerial issue. Just as blacks in the city of Birmingham had to create the institutions they needed from their own resources in order to enhance their survival and quality of life in a hostile environment so must the congregation learn to pool its meager resources to fund the ministry efforts it deems necessary to spiritually strengthen its membership and the surrounding community. The achievement of such a lofty objective requires an understanding of the history of both the community and the congregation involved in this project. Birmingham has always been a difficult place for blacks to survive let alone strive. It has always presented to its black citizens the challenge of being undesired and viewed as a problem to be tolerated and controlled. Little help could be expected from the city's government or white citizens especially when it came to the organization and education of its black masses. Blacks had to learn and then educate their own about political issues that affected them in their homes and on their jobs. But they learned how to handle the challenges of racial bigotry and hatred that confronted them almost on every front and eventually overcame it. The church today has to learn from its own past history and be inspired by the victories won by its predecessors over the challenges they faced and found a way through God's guidance to overcome. Financial resources have always been scarce but through sacrifice and hard work the black church has always found a way to survive and at times even to strive.

The Biblical concept of stewardship models for us how God has laid out a plan to provide for the maintenance and support of his creation. Tithing has shown how the stewardship of giving requires giving something back to God to provide for the support

of his temple workers. This system of support was later extended to include the temple feast, the poor, and the strangers. The New Testament teaching of Jesus Christ changed the amount of the gift from a tithe to a freewill offering. Christ teaches us that not just a tenth of our possessions belong to God but all we possess belongs to him and should be made available for his use through our giving.¹ The early church however resorted back to tithing as their preferred method of giving. Today many Christians are confused about just what does the Bible teach about how much we are to give, and what amount of our income does God require us to give as Christians? This study seeks to provide answers to these questions. This issue poses a difficult challenge for many within our congregation and community who want to do the right thing in their giving but is not quite sure what amount they are required to give? According to what the Bibles teaches just how much are Christians required to give?

The goal of this document is to show how this project answered these questions through preaching, focus group study and developing a theology of financial stewardship for our congregation based on Biblical truth. This chapter will explore the methods that were used to educate this congregation and train the stewardship ministry. We will look at how these methods were implemented and what was learned from them. We will conclude this study with an analysis of the data that resulted from the methodologies that were employed by this project and the conclusions derived from these findings. The data results will be examined and discussed as to how it could have been improved and how it will be used to enhance the congregation's practice of financial stewardship.

¹ Matthew 6:19-21

Because many of these members are on fixed incomes and others struggle with meager or modest financial resources, there is a struggle with the challenge of balancing their personal financial needs against their financial stewardship obligations to the church. This project will help us arrive at what the Bible has to say regarding all these concerns. By studying what the Bible teaches about stewardship we will then develop a theology of financial stewardship based on these biblical truths. This theology of financial stewardship will provide a guide to help our member to feel more confident that they are giving in the method and amounts required my God according to his word, the Holy Bible.

Methodology

This project used three different methods of data collection. Because one of the goals of this project was to educate the congregation about what the Bible teaches about financial stewardship a pretest survey was used to determine what the congregation already knew or understand about the biblical truths relating to this subject. The results of this survey were also helpful in justifying why this project needed to be done. Training took place in the form of eight sermons on stewardship that were shared with the congregation over a period of eight weeks. One sermon per week preached in both services. This is a change from what was proposed in the project calendar where only four weeks were to be used. This change was necessary in order to ensure that all worshippers were reached with the same message each week. After having shared these sermons with the congregation, a posttest survey was administered to determine what the

congregation had learned from the eight sermons. The pretest and posttest surveys along with the eight sermons represented the first methodology used for data collection.

The second method used for data collection involved leading a focus group study that was conducted with the congregation's stewardship ministry. This ministry group is composed of eleven members, who represent the major leadership teams of the congregation. The chairpersons from the Deacon's Ministry, Trustee's Ministry, Finance Ministry, Youth Ministry, Young Adult Ministry, Personnel Ministry, Men's Ministry, Women's Ministry, Church Administrator, Senior Pastor, and one congregational member at large make up the congregation's Stewardship/Budget Ministry. Joel Mikell's book, *Crafting a Theology of Stewardship: And Why Your Congregation Needs One*, was used as a reference resource to help structure the project and Randy J. Clif Christopher's book, *Not Your Parent's Offering Plate: A New Vision for Financial Stewardship*, was used as the textbook for the focus group study. Christopher's book has eight chapters that divided nicely into eight study sessions. The focus group read and discussed two chapters per session. The first session was used to introduce the focus study group to how the project was structured and would be conducted. The second session was to introduce the book to be used in the focus group study and explain how it was to be used by the focus group. Sessions three through six were used to present and discuss the eight chapters in the book. The seventh session was used to review some examples of how some other churches had developed theologies of stewardship documents for their congregations. The last session was used to discuss and develop a theology of stewardship document for our congregation. The focus group sessions were taking place over the same time period that the stewardship sermons were being shared with the congregation. The sermons were

designed to emphasize the same Biblical concepts that were being taught in the focus group each week. Because the Stewardship/Budget Ministry is responsible for developing and leading the congregation in an annual stewardship campaign each year they were selected for the more intense learning experience of going through the focus group study. The results of this focus study were the development of a theology of stewardship document for our congregation. composed by our own Stewardship Ministry Team.

The third method of data collection used in this project was that of studying the field notes I compiled as the project's designer and researcher who functioned as a participant observer. Field notes were recorded to interpret my impressions of the focus group's development process as they moved through the eight study sessions and worked to develop a theology of stewardship document to guide our congregation in its understanding of what the Bible teaches about the stewardship of giving to support the ministries of the church. These notes reflect not only my views about the progress and development of the focus group as they went through this study but the process that this project uses to teach the biblical truths that were revealed by my Biblical, Theological, and Historical research on this subject. My interpretation of the biblical truths discovered in the research is reflected in how I structured the questions used in the pretest and posttest surveys to test the knowledge and understanding of the information shared with the congregation through the sermons preached on the major concepts derived from the research and focus group study material. I also wrote the eight sermons that were preached to the congregation about stewardship during this project's implementation. I further exercised considerable influence over the creation of the theology of stewardship document developed by this focus group when I developed the questions that the focus

group used to structure the theology of stewardship document composed by them.

The importance of including my field notes as a source of data to this project is to acknowledge the impact and influence that I as a participant observer have exercised over shaping the results of this project.

The three different types of methodology used in this project allows me to look at how this project and the materials researched and studied provides a view of how the discovery of biblical truths about stewardship have influenced and shaped the thinking of this congregation at three different levels. First through the pretest and posttest surveys how the thinking of the general congregation has changed. Second how the congregation's stewardship committee views and understands its role of leading the congregation in an annual stewardship campaign in the light of what the Bible actually teaches about stewardship. The third and final methodology used in this project, field notes, reveal how I as pastor of this congregation and chief researcher of this project have been impacted and influenced by the biblical truths discovered by the research of this subject and the application of these findings in the development of a theology of stewardship document for this congregation. These three different types of methodologies allow for the discussion of the impact of this project on this church at three different levels, the congregational level, the small group ministry level, and the pastoral leadership levels of this particular congregation.

Implementation

The implementation of this project took place over a period of eight weeks starting August 28, 2016. The first step was to administer the pretest survey. Because the

congregation's mailing list was outdated and a mail-out effort would prove to be unsuccessful a date was set and announced for surveys to be administered after Sunday's service to ensure cooperation with this approach a gift of five dollars was awarded for each completed survey turned in. More than seventy-five surveys were completed and turned in that Sunday. The pretest surveys were divided into two parts. The first part of the survey contained demographic information about the individual member filling out the survey such as their name, address, phone number, cell phone number, email, age range, sex, income range, whether or not they were a tither, and how long had they been a tither? The second part of the pretest survey consisted of twenty-five questions about stewardship based on what the Bible teaches about stewardship. The first twelve questions are true or false, the next six questions required a yes or no answer, two of the remaining questions are fill in the blank, and the last five questions are multiple choice. The overall survey took only about ten to twenty minutes to complete.

The second step in developing a theology of financial stewardship for our congregation was the education of the congregation at large about what the Bible teaches about financial stewardship. This was to be accomplished through eight stewardship sermons that were shared with the congregation. The eight stewardship sermons that were taught to the congregation did not begin until the next week, September 04, 2016. The eight focus group study sessions begun the week before. The education of the congregation through stewardship sermons and the focus group's book review ran simultaneously over the next seven weeks. The schedule was changed from the four weeks suggested in the project's calendar to eight weeks because of the vast amount of information to be covered and the tremendous amount of time required of the project's

participants especially those participating in the focus group study so the project had to be spread over a longer period of time. As an enticement, I also provided them with dinner at each session to ensure their attendance each week over the eight weeks of commitment necessary to complete this project.

Because we have two services each Sunday, one at 7:45am and another at 10:45am to ensure as many members as possible were exposed to the information being taught to the congregation through the sermons I preached both services for the next eight weeks. The same message was shared in both services for the next eight weeks so that all worshippers would hear the same sermonic message for that Sunday. The first sermon was entitled, “God Teaches Us to Give” (Luke 6:38-39). This sermon emphasizes the reciprocity of giving to others. The second sermon was entitled, “God’s Providence” (Matthew 6:19-21). This sermon emphasized the importance of not laying up for yourselves treasures here on earth where they are not safe and reminds us that “where your treasure is there will your heart be also.” The third sermon was entitled, “The Use of Wealth in Worship” which emphasized the importance of allowing the Lord to use what we have for his glory and ministerial purposes (Luke 19: 28-48). The fourth sermon was entitled, “Motivation” which emphasized that our motivation in stewardship should be based on love for God and our fellowman as was God’s motivation in giving his son for our salvation (John 3:1-16). The fifth sermon was entitled, “You Can’t Take it with You, But You Can Send It Ahead” which emphasized that our resources have to be changed from material to spiritual currency to be useful in heaven’s economy (Luke 12:33). The sixth sermon was entitled, “The Choice” (Matthew 6:24-34). This sermon emphasizes the importance of trusting God to provide for our daily needs. We should “seek the kingdom

and trust God for everything else.” The seventh sermon was entitled, “The Requirements of a Steward” (1 Corinthians 4:1-2). This sermon emphasizes the importance of faithfulness, dependability, and trustworthiness in stewardship; these values are required of a steward. The eighth sermon was entitled, “Thanks be to God for His Unspeakable Gift” which emphasizes the work of the Holy Spirit of God working in the hearts of men making generous givers out of them when moved by the needs of others (2 Corinthians 9:1-15). The true gift is not the offering itself but the Holy Spirit which produces within them the desire to give generously that they might be helpful to God in achieving his purposes of ministry here on earth. Each of these sermons emphasized an important aspect of stewardship as taught in the Bible. It was these biblical teachings that provided the foundation for the theology of stewardship developed by our stewardship ministry. A posttest survey was administered the following Sunday after the conclusion of sharing the eight stewardship messages. The purpose of which was to see what the congregation had learned from the stewardship sermons since the pretest survey.

The third step toward developing a theology of stewardship for this congregation involved the leading of the church’s stewardship committee in the focus group study on financial stewardship using J. Clif Christopher’s book, *Not Your Parents’ Offering Plate: A New Vision for Financial Stewardship*. Christopher’s book was conveniently divided into eight chapters which made it possible to cover two chapters per session.

Session Three covered chapters one and two. Chapter One entitled, “Survival of the Fittest,” dealt with the increase in competition for today’s charitable dollars. Giving to churches has declined over the past twenty years because of the increase in nonprofit organizations, 501(c) (3) s, which have caused the churches portion of the total amount of

charitable dollars given by Americans in this country to shrink. The church has to become more effective in fundraising if it is to survive this challenge for charitable contributions. Christopher admonishes that the church must learn to compete for donations through earning the trust of its supporters by thinking of them as donors and not just as members. Chapter Two was entitled, “Reasons People Give,” which dealt with the need for churches to understand and respond appropriately to the reasons why people give. Just being a church member is no longer a viable reason why people should be expected to give in support of the church’s programs. In this chapter Christopher gave three reasons why people give, they are as follows: “they believe in the organization’s goals, they have regard for the organization’s leadership staff, and the organization is fiscally responsible.” Churches are no longer an exception to these expectations today the Church also must learn to follow the rules governing completion for charitable donations if it is to regain the confidence and support of perspective donors.

Session Four discussed chapters three and four. The title of chapter three was, “Why Are You Here Anyway?” This chapter dealt with the need for churches to understand the purpose of their existence in the first place. An organization cannot effectively communicate its message to others if it is not clear about its own identity. As taught in chapter two of this book people need to agreed or identify with the purpose or mission of the organization they are being asked to support with their time, talent, and financial resources. Christopher reminds us in this chapter that the Church needs to get back to its original mission and goal of changing lives through the Gospel of Jesus Christ. Chapter Four was entitled, “All Members Are Not Equal,” it dealt with the idea that “one size does not fit all.” Because people are different and have different needs the church

must understand the needs of each of its constituents and minister to them accordingly. Christopher instructs us that not only are people different in their needs but they are not equal in how they respond to stewardship request letters from their churches. Churches need to understand that sending out the same request letter to all of its congregants does appeal to all givers. The unique distinctions between the different age cohorts need to be taken into consideration when writing stewardship letters. What may appeal to “baby boomers” will not appeal to “millennials” the values of each of these different groups must be taken into consideration in appealing to them for their financial support.

Session five covered chapters five and six. Chapter Five was entitled, “The Pastor Must Be a Fund-Raiser.” This chapter explained the importance of the congregational leadership especially the pastor being on board with its fundraising efforts. Christopher reminds us that pastors are the “CEO’s of their congregations.” The significance of this understanding is that donors want to know that the leadership staff of the organization is committed and supportive of the fundraising goals of the organizations they head. The Sixth chapter of this book was entitled, “The Three Pockets of Giving” This chapter taught us that there are at least three different sources from which charitable donations can be solicited. Christopher called the first of these sources from financial support “the earned-income pocket.” This is the source of most of the money given to the church and is collected each week through the tithe and offering. This money primarily comes out of peoples earned income. The second source of financial support identified by Christopher is called “the capital pocket.” These funds are given to the church in association to capital projects being sponsored by the church such as a building campaign to add a family life center to the church’s facilities or a new educational building. These funds are not a part

of our regular cash flow; they are from special gifts given to the church by individual or families who are blessed with an abundance of resources over that which they need to live out of through stocks, bonds, savings, inheritance, insurance policies and the like. They seek out a worthy cause to bless with their gifts. Christopher reminds us that this source of funds is not often used by many of our churches although it is available to many. The third source or “pocket” that Christopher identifies is that of “estate giving.” Cause many of our churches do not ask to be included in their members wills and estate planning the church receives little or nothing from the estates of these deceased contributors. One way of memorializing these individual is to have them to leave a donation to the church to continue to support the work and congregation they loved so well while they lived. But much like “the capital pocket” this pocket also remains unused by many of our churches.

Session six covered chapters seven and eight. Chapter seven was entitled, “Church Folk want to Win.” This chapter addressed the issue of declining financial support and reasons why contributions may be declining. Christopher shared some ways in which churches can work to turn this situation around. He explained that donors want to “have great worship, see lives changed, receive strength for living, and have the opportunity to make a difference in the lives of others through their giving.” When churches can show these types of things are being accomplished through their ministries donors are more apt to support their ministry programs with their financial gifts. Chapter eight was entitled, “The Top Eleven Things I Would Do Now.” This chapter gave some suggestions about what the next moves should be now that the reader has been made aware of the contents of this book on how to improve their financial stewardship

programs. Christopher's first suggestion as how to start developing a theology of stewardship for the congregation where one was serving was to start with, "pray for insight into this matter, find a good book on this subject to study, and get one's personal act together by starting to do personally all the things financially that one as pastor or leader would ask others to do." Leaders have to "practice what they preach," if they expect others to follow their examples then they must lead the way. The second thing taught by this chapter was "to build a high-expectation culture." The third thing taught by this chapter was "ensure that leaders are stewards (disciples)." The fourth thing taught was "have weekly testimonies." The sixth thing was "have regular ongoing Christian financial planning classes." The seventh thing was "preach directly on money four times a year." The eighth thing was "target market your correspondence." The ninth thing was "spend more time with major donors." The tenth thing was "write ten thank-you notes a week." The eleventh and final thing Christopher suggested that pastors and churches can do to develop a financial theology of stewardship was "review individual giving once a month." We made note of the things on this list we were already doing and vowed to start the thing we were not yet doing.

The seventh session was a review of what we had studied and learned up to this point in our focus group study. The primary learning task in this session was to look at some examples of how other congregations had approached the issue of developing a theology of stewardship for their congregations. Three different types of approach to this task were looked at and discussed. The first approach studied was entitled "A Theology of Biblical Stewardship Is About."² The developers of this document are unknown. The

² Mikell, *Crafting a Theology of Stewardship*, locations 441-462, Kindle Edition.

contents of this document were composed of six parts which each provided the scriptural references to support them. The six subject areas covered by this document are as follows, “Worship, Ownership, Intentionality, Sacrifice, Proportional Giving, and Systematic Giving.”

The second of these types of approaches was that of the “Kingwood United Methodist Church, Kingwood, TX.”³ Their theology of stewardship was composed of an introductory statement about who they were and what was their denominational affiliation followed by five bullet points expressing the basic concepts of their theology of stewardship, and a closing paragraph. The third type of approach to developing a theology of stewardship for a local congregation studied was from “Covenant Presbyterian Church, Austin, TX”⁴ which was comprised of two major parts. The first part of their theology of stewardship was entitled “A Covenant of Financial Life,” which explained how all that we have is a gift from God. It also explained the importance of money to life in general and the church’s work in particular. It then made a request for financial support and shared the different ways one could make a commitment pledge to their congregation. The second part of this presentation was entitled “Questions and Answers about the Spiritual Basis of Stewardship.” This section contained six subtopics which were as follows:

- What is stewardship?
- Isn’t stewardship only about money?
- Why should I pledge?
- Why do we only hear about stewardship when it is time to renew our pledges?

³ Mikell, *Crafting a Theology of Stewardship*, locations 462-475, Kindle Edition.

⁴ Mikell, *Crafting a Theology of Stewardship*, locations 475-505, Kindle Edition.

- My income comes from investments and commissions-why must I pledge when I am unsure of my next year's income?
- Who decides how Covenant's resources are allocated?

The focus group members were given seven study questions for their homework assignment at the end of this session. These questions made-up what would be the basic elements of the theology of financial stewardship to be developed for our congregation. The questions assigned where to be answered by all focus group members identifying the scriptures that supported their answers. The instructions were to provide how the Bible answers these questions. The following questions comprised the homework assignment:

1. God as creator/owner?
2. Man as steward/manager?
3. Giving as worship?
4. To whom are we to give?
 - A. Church Workers
 - B. The Poor and Strangers
 - C. Holy Festivals and Feast
5. How much are we to give?
 - A. Old Testament
 - B. New Testament
6. Who is to give?
7. Where are we to give?

The answers provided by the focus group members to these questions would be used to develop our theology of stewardship for our congregation.

The eighth focus group study session was a review of the seven homework questions assigned last session. As each question was presented we went around the room allowing each focus group member to share their answers to the questions with the rest of the group. The answers were discussed and recorded to be compiled later into the theology of stewardship document to be presented for ratification and adoption by the congregation in the church's next quarterly conference to be held the third Saturday in January 2017.

The next step taken by the focus group which is also the church's Stewardship/Budget Ministry was to design a new approach to the Stewardship Campaign for 2017. The group decided to send out stewardship request letters with pledge cards enclosed using what they had learned about targeting the different age cohorts with a letter designed especially for them. Three different letters were mailed out, one for the World War II age group, one for the Baby Boomers age group, and another for the Millennial age group, so far the response has been great. The final results will not be in until January 2017 when the drive will be over. We have also made online giving possible and the younger members have already started to use it.

Field notes were recorded by me as I led the congregation and focus group through the implementation of this project. These notes reflect how I felt about where we were and what I believed was going on with the congregation and the group as well as myself at the time. These notes are subjective and reflect my opinions only in relation to the unfolding of this project. Some samples of this note are included in the Appendices of this document.

Summary of Learnings

This project teaches a great deal about what the Bible has to say about stewardship. Although the word “stewardship” does not appear in the Old Testament, it is however implied through interpretation of the word “dominion” which is used in Genesis 1:26-28 especially when this verse is coupled with Genesis 2:15 where God charges mankind with tending the garden in which they were placed. The word “stewardship” appears in the King James Version of the Bible only in the New Testament and then only three times, all three of these occurrences are in Luke chapter 16 in verses 2, 3, and 4. Although the word “stewardship” itself does not appear often in the Bible the essence of its’ meaning is derived from the context of the action described in various passages of scripture such as Romans 14:12 and 1 Corinthians 4:2. The practice of stewardship has always played a major role in God’s plan of salvation and redemption for mankind since man’s creation and fall. Stewardship teaches the following values such as “faith, discipline, obedience, and sacrifice.” This project afforded us the opportunity to learn more about what the Bible teaches about stewardship by going through the process of developing a theology of stewardship for our local congregation. We will discuss the data resulting from each of the methodologies used in this project for data collection. Starting with the pretest and posttest surveys used to test the effectiveness of the learning process used to educate the congregation about stewardship through the preached word.

The Results of the Pretest and Post-test Surveys

We started with the pretest survey to see where the congregation's understanding on this subject was before exposing them to the eight sermons used in this study. A sample size of seventy-six persons was used to collect pretest survey data on this congregation of two hundred and twenty-seven active members. This sample consisted of thirty males and forty-six females. Their ages ranged from eighteen to eighty-five. Their income levels ranged from below \$15,000 to above \$100,000. The tables below show how the demographics breakdown on the gender, age, and income levels of the respondents who participated in this study.

Table 6.1 Survey Respondents Gender Demographics

Gender	Total
Males	30
Females	46
Total	76

Table 6.2 Survey Respondents Age Demographics

Income Range	Total
18 – 25	8
26 – 35	10
36 – 45	8
46 – 60	25
61 – 75	21
76 – 85	4
Total	76

Table 6.3 Survey Respondents Income Demographics

Income Range	Total
Below 15,000	30
15,000 – 25,000	12
26,000 – 35,000	16
36,000 – 50,000	11
51,000 – 75,000	4
75,000 – 100,000	2
Above 100,000	1
Total	76

The tables above show a broad range of ages and income levels. This sample is comprised of around one-third of the congregation's active members⁵ and a little better than eleven percent of our total membership of 669 as of the last church quarterly conference report. Questions thirteen through twenty-one are also demographical in nature they reflect the personal choices and experiences of each individual respondent. In question thirteen seventy-nine percent of this sample claimed to be tithers, the longest for the past fifty-four years and the shortest for as little as just one year. In question fifteen when asked when was the last time they made an adjustment in the amount of their tithe over the last month out to the last five years only nine percent responded in the affirmative. In question sixteen when asked if the church's staff had explained the church's stewardship program to them fifty-seven percent said no while forty percent said yes and the other three percent did not answer the question at all. In question seventeen when asked if they knew what the church's position on stewardship was fifty-one percent said no while forty-five percent said yes and the other four percent did not answer the question. In question eighteen when asked if they could explain the congregation's

⁵ Active Members are those members who have attended services and made a financial contribution within the last ninety days. In-active members are those who have not attended or given financial support to the church within the last ninety days or who have been placed on disciplinary probation by the Church. These members have had their membership rights suspended until they are restored to active membership status by the Church.

position on tithing sixty-eight percent said yes while only twenty-eight percent said no and four percent did not answer the question. In question nineteen when asked if a better understanding of stewardship happy them to be a more generous giver seventy-eight percent said yes while only eighteen percent said no and four percent did not answer the question. Question twenty asked do you give to other charities. Eighty-two percent answered in the affirmative while only thirteen percent answered no and five percent did not answer the question at all. Question twenty-one the last question of this type in the survey asked what percent of your income do you give to other charities? Forty-five percent said they give less than five percent of their total income to other charities. Twenty percent said they give more than five percent of their total income to other charities. Eight percent said they give less than ten percent of their total income to other charities. Twelve percent claim they give more than ten percent of their total income to other charities while twelve percent did not answer the question. From this data it can be concluded that this congregation profess to believe in tithing but most have not increased the amount of their tithes to the church in at least five years. Although most acknowledge that the church's position on stewardship has not been explained to them by the church's staff (question 16) and they do not know what it is (question 17) yet they believe they could explain it to someone else (question 18). These types of answers demonstrate the need to develop and teach a formal theology of stewardship doctrine for and to this congregation. In question nineteen seventy-eight percent of these respondents said that a better understanding of stewardship/tithing would help them to become more generous givers while eighteen percent said it would not and four percent did not answer the question. The truthfulness of this response will be proven when the results from our

current stewardship drive are completed in January 2017. The effectiveness of using target group letters will also be known at that time based on the results from this same stewardship drive campaign. We will have to wait until January 2017 before the final results on these matters are in. However, we can determine if the teaching of biblical truths about stewardship through our series of eight sermons have had any effect upon the understanding of our congregation regarding these matters by comparing the results from our pretest survey to those of our posttest survey. But before we look at the comparisons of these two surveys I want to finish the analysis of our pretest survey results.

The pretest survey was divided into two sections. The first section was titled, “Demographic Information” which asked the traditional informational questions such as name, address, phone number(s), email address, sex, age, and income level. This section was followed by the section titled, “Survey Questions.” This second section started with twelve questions based on general knowledge about tithing, stewardship, and giving in general. The format used for data collection with this section was “true or false.” The next nine questions shift from general knowledge about tithing, stewardship, and giving in general to more specific questions about the individual’s practice of giving (questions 13, 14, and 15). The next six questions focus on the church’s practices and programs about financial stewardship (questions 16, 17, 18, 19, 20, and 21). The format used for data collection for seven of these questions (13, 16, 17, 18, 19, and 20) was “yes or no.” Question twenty was a fill in the blank question while questions fifteen and twenty-one are multiple choice questions. The last four questions (22, 23, 24, and 25) are based on Bible knowledge about tithing, stewardship, and proportional giving. Questions one through twelve and twenty-two through twenty-five make up the group of questions that

test one's knowledge about tithing, stewardship and giving. It is the answers to these questions that were compared between the pretest and posttest surveys. The information collected in questions thirteen through twenty-one are demographical in nature and therefore did not change from pretest survey to posttest survey. This data remained the same because it only gave more detailed information about the personal values, practices, and knowledge of the congregation's stewardship program for the individual respondent who took the survey. These responses were not affected by the educational component of this project. Therefore, our data analysis will focus on the afore mentioned sixteen questions starting with the first twelve and ending with the last four questions under the section of our pretest and posttest surveys titled "Survey Questions."

Question one, is stewardship about our finances and not our faith? The results showed that seventy percent of the respondents got this question right on the pretest survey and eighty percent got it right on the posttest survey and improve of ten percentage points. Question two, is stewardship a form of worship? The results on the pretest survey showed that eighty-seven percent of the respondents got this one right. The results improved to one hundred percent on the posttest survey a thirteen percent increase over the pretest survey. Question three, stewardship is an end and not a means? Sixty-two percent of the respondents got this one right on the pretest survey. They improved their performance to eighty-eight percent on the posttest survey and increase of twenty-six percentage points. Question four, stewardship is a form of charitable giving? Seventy-six percent of the respondents got this one right on the pretest survey and improved their performance to ninety-eight percent on the posttest survey and increase of twenty-two percentage points. Question five; charitable giving should be based on relationship? Sixty

percent of the respondents got this one right on the pretest survey and improved their performance to Seventy-six percent on the posttest survey and increase of sixteen percentage points. Question six, stewardship is about disciple making? Seventy-nine percent of the respondents got this one right on the pretest survey and improved their performance to ninety percent on the posttest survey and increase of eleven percentage points. Question seven, the amount of our gift should be based on the church's need? Seventy percent of the respondents got this one right on the pretest survey and increased their performance to eighty-four percent on the posttest survey an improvement of fourteen percentage points. Question eight, giving changes people's hearts? Eighty-six percent of the respondents got this one right on the pretest survey and improved their performance to ninety-six percent on the posttest survey an increase of ten percentage points. Question nine, biblical stewardship teaches proportional giving? Sixty-six percent of the respondents got this one right on the pretest survey and increased their performance to ninety percent on the posttest survey an improvement of twenty-three percentage points. Question ten, stewardship does not involve sacrifice? Seventy-two percent of respondents got this one right on the pretest survey and improved their performance to eighty-four percent on the posttest survey an improvement of twelve percentage points. Question eleven, stewardship is motivated by an attitude of gratitude? Eighty-seven percent of the respondents got this one right on the pretest survey and dropped to seventy-five percent on the posttest survey a decline of twelve percentage points. Other than some of the respondents starting to doubt themselves by second guessing their answers, I am hard pressed to provide an explanation for this shift that produced a decline in correctly answering this question. Question twelve, stewardship

and tithing are not the same? Although tithing is one way of practicing stewardship, stewardship is not limited to tithing therefore they are not the same. Sixty percent answered this question correctly on the pretest survey and declined in their performance on the posttest survey to only fifty-five percent. Perhaps again the explanation might be the same as that suggested for question eleven or neither of these questions is clearly understood by the respondents and need to be clarified or thrown out altogether.

Shifting our focus to the remaining four questions from our surveys we start with question twenty-two, how many different tithes were the Israelites required to pay in the Old Testament? Twenty-five percent got it right on the pretest survey and improved to eighty-five percent on the posttest survey an increase of fifty percentage points. Question twenty-three, according to the New Testament what percentage of our possessions belong to God? Thirty-two percent got this one right on the pretest survey and increased to seventy-eight percent on the posttest survey an increase of forty-six percentage points. Question twenty-four, which of these categories of people were supported by the tithe? The categories were Levites, the poor, strangers, the festival meals, and all. Seventy-one percent got it right on the pretest survey and improved to ninety percent on the posttest survey an increase of nineteen percentage points. Question twenty-five, where is the safest place to keep your treasure? Forty-nine percent got it right on the pretest survey and improved to eighty-four percent on the posttest survey an increase of twenty-five percentage points. Overall the pretest and posttest surveys appear to have functioned well in demonstrating the effectiveness of the eight stewardship sermons as a teaching tool for helping the general congregation learn more about what the Bible teaches about stewardship. The only two exceptions were questions eleven and twelve which may need

to be revisited to determine whether they can be modified or simply dropped from the surveys all together. Figure 6.1 below shows the comparison of results from both the pretest and posttest surveys.

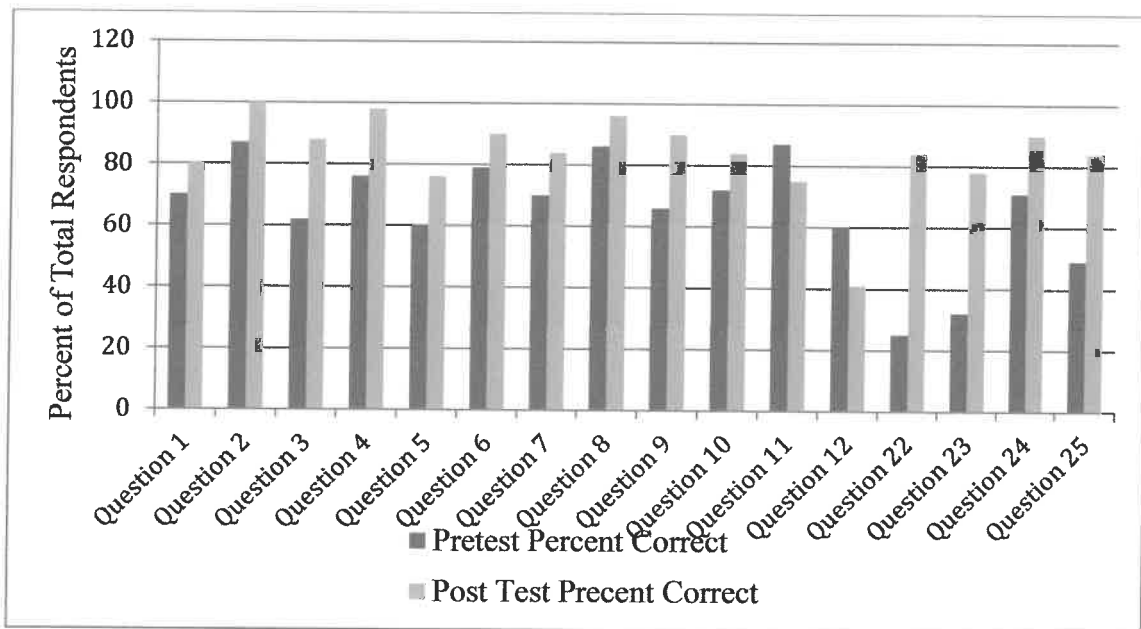


Figure 6.1 Comparisons of the Pretest and Posttest Survey Results

The Results of the Focus Group Study

The focus study group produced a theology of financial stewardship document based on the seven study questions they were given for homework. The content of this document is based on the answers they provided to each of these questions. The seven questions were answered in the following way:

The Theology of Financial Stewardship of the Greater Temple Missionary Baptist Church, Birmingham, Alabama

We believe that God is the creator and owner of everything and all that we have comes from him and belongs to him. (Genesis 1:1; Exodus 20:11; Deuteronomy 8:17, 18, 10:14; Nehemiah 9:6; Psalms 24; Proverbs 16:4; and Colossians 1:16-18).

We believe that God appointed mankind as steward/manager over his creation. (Genesis 1:9, 17, 26-28, 2:4-8, 15; Malachi 3:10; Luke 12:42-47, Ephesians 4:11-13, Hebrew 1:2; and Titus 1:7, 9).

We believe giving is a form of worship. (Genesis 14:18-20; Psalm 100:4; Proverbs 3:9-10, 14:21, 19:17; Malachi 3:8; Malachi 3:9-10; Matthew 6:21,24; Romans 15:1; 1 Corinthians 8:7,12; 2 Corinthians 9:7,8; 1 Timothy 6:18-19; and Hebrews 7:1-22).

We believe that God requires us to give to the church, the poor, the stranger, and the celebrations of religious holy days. (Leviticus 27:1-2, 30-32; Deuteronomy 12:5-7,13, 14:22-29; Numbers 25:26-29; Proverbs 14:21, 19:17; Malachi 3:8; Matthew 22:37-39;

Mark 12:43-44; Luke 6:27-28; Galatians 6:10; Romans 12:1-2,13, 15:1; and 1 Timothy 5:8).

We believe that although the Old Testament taught the giving of tithes and offerings, the New Testament encourages us to give even more as proportional freewill givers. (Exodus 25:2; 1 Chronicles 29:9; Psalm 54: 6-7; Proverbs 11:24; Malachi 3:8-10; Mark 12:43-44; Luke 6:38; Acts 20:35; Romans 12:1; and 2 Corinthians 9:1-15).

We believe that the scriptures teach that everyone is to give proportionally as God has blessed them. (Deuteronomy 15:10-11, 16:17; Luke 12:48; and 2 Corinthians 9:6-7).

We believe that the Bible teaches us to support the church through our gifts and donations above all other organizations of human origin. (Leviticus 27:30; Numbers 18:26; Deuteronomy 14:24; 2 Chronicles 31:5; Matthew 12:6-8; 2 Corinthians 16:1,2; Romans 12:6-8; and James 1:17).⁶

This document will have to wait for the next quarterly conference before it can be ratified as an official document of the church. The next quarterly conference is scheduled for January 21, 2017.

The table below, Table 6.4, contains my field notes for this project. These notes describe my thoughts about where we were in the project at that time and how I felt about

⁶ Appendix E

the progress I believed we were making through our inter-action with the materials and information being taught through the sermons and the book study.

Table 6.4 My Field Notes

August 28, 2016

Today I started my data collection process for my Doctor of Ministry Project. I have prepared two hundred surveys I have no idea how many I will need but I am only prepared to pay two hundred respondents today. I am thankful that I only had seventy-six people to return their pretest survey. This is a respectable number for a good sample. Praise God! Today I also began the sermonic series on stewardship. The first sermon in our series is entitled, "God Teaches Us to Give" (Luke 6:38, 39). In this message I wanted to help the congregation to understand that there is a value in giving that many will never experience because they don't trust God's promise of reciprocity.

August 29, 2016

Met with the whole focus group for the first time to explain an overview of the project and what their role in this project will be. The challenge for me at this time is to get them to commit to eight seven more weeks of work. The general attitude of the group at this time seemed more curious than excited but I was willing to take what I could get. So I moved forward with the work. We negotiated a dinner menu that would start the very

next week and agreed to keep the meeting time each week to a limit of two hours.

Scriptures to study were assigned as homework and the meeting was closed with prayer.

September 4, 2016

Today I shared the second sermon on stewardship with the congregation. The sermon title today was, "Selecting A Secure Place to Store Our Valuables" (Matthew 6:19-21). In this sermon I sought to get the congregation to realize that there are no secure places on earth store our wealth. The best place to keep that which is truly valuable is in heaven. How can we do that? By using what we have accumulated to glorify God. We tend to allow our possessions to control us rather than we control them. Use the money wisely to glorifying God.

September 5, 2016

This was the second meeting with the stewardship ministry. The group was somewhat curious about what it was that I was trying to do. They had not yet fully bought into what I was saying about stewardship. But I was glad just to have their curiosity for the moment.

September 4, 2016

Today I shared the second sermon on stewardship with the congregation. The sermon title today was, "Selecting A Secure Place to Store Our Valuables" (Matthew 6:19-21). In this sermon I sought to get the congregation to realize that there are no secure places on earth store our wealth. The best place to keep that which is truly valuable is in heaven. How can we do that? By using what we have accumulated to glorify God. We tend to allow

our possessions to control us rather than we control them. Use the money wisely to glorifying God.

September 11, 2016

Today's sermon is on "The Use of Wealth in Worship" (Luke 19: 24-48). In this sermon I seek to encourage us in allowing God to use our possessions to worship him. The challenge is our willingness to be accessible to God by making ourselves available for service. Some of us are so busy working our agendas, that we do not have time for God.

September 12, 2016

We have our study books now. They add more structure to our work and help our people to gain a better understanding of where we are trying to go with this project. These classes allow us to revisit the previous Sunday's sermon which is starting to help the group see some purpose and direction in what we are doing. Chapter one talked with us about, "Survival of the Fittest", only churches who have prepared themselves to deal with the changes and challenges of our time will survive into the future. Chapter Two helped us to understand our need to know, "Why People Give." The purpose of our project is starting to become clearer in the minds of our focus group.

September 18, 2016

In week one's sermon we looked at who it is that wants us to give and why its' in our best interest to do so. In week two's sermon we started to explore a series of questions about the security of our wealth and where are the best places to keep it? Jesus has suggested

storing it in heaven by using it for Godly purposes. In week three's sermon we looked at ways we could use our wealth in worship of God. Today we look at what would be our motivation for doing such a thing as Jesus has suggested? We are taught by the text (John 3:1-16) that love should be the motive behind our giving.

September 19, 2016

This week's focus group study looked at chapters three and four. Chapter Three, "Why Are You Here Anyway?" deals with the issue of purpose. We have to make the connection between our giving and our purpose or mission as a church. These two things cannot be seen or understood as being separate or independent of one another. This type of thinking is a major stumbling block to effective fundraising especially in the church. We tend to disconnect the mission from the money. Chapter Four, "All Members Are Not Equal" warns us to change how we see our member and learn to respect the difference between them. What may work for one group will not work for others. We need to change our "one size fits all" approach to stewardship as fundraising. The class discussions indicate the some of our focus group members thinking about why and how we do stewardship is starting to be challenged through this experience.

September 25, 2016

Today's sermon is entitled, "You Can't Take It with You but You Can Send It Ahead" (Luke 12:33) tells us how to exchange our wealth from temporal to eternal. The material wealth of this world cannot be taken into heaven unless it is converted into spiritual wealth. The process of exchange given in this passage of scripture requires that it be used for

things that are valuable to God. We have converted our sense of what is valuable to his value system.

September 26, 2016

The focus group study was about chapters five and six. Chapter Five, “The Pastor Must Be a Fund-raiser” Taught us the importance of having the pastor not just involved but leading the fund-raising drive. Donors want to know that the leadership of the organization is committed to the effort soliciting their support. We are challenged to lead by example. To practice what we preach. Chapter Six, “The Three Pockets of Giving” challenged us to look beyond just “the earned income pocket” whatever finances we need. But to tap into “the capital pocket” and “the estate pocket” when we are seeking to raise fund for capital projects, building a new sanctuary or educational building. This is unfamiliar territory for most of our membership. This is an area that we will have to grow in.

October 2, 2016

The sixth sermon in this series is entitled, “The Choice” (Matthew 6:24-34). This sermon warns us that we are going to have to make a choice. The information that is being shared with this congregation through these sermons and this project requires them to make a choice about stewardship on both a personal and corporate level.

October 3, 2016

The focus group study of Christopher's book is about to conclude. The last two chapters of this book seven and eight deal with the idea of making a choice about how one might choose to respond to this information we have been learning about stewardship. Chapter Seven, "Church Folks Want to Win" speaks to the reasons why people participate and support various organizations. Everybody wants to be part of something that is successful. No one wants to be part of a losing endeavor. We therefore have to choose to make our congregation attractive to others by being successful in our ministry programs. The eighth chapter, "The Top Eleven Things I would do now" helps us to know what we should do now once we have decided to improve our stewardship program. Christopher gives us some excellent choices about what our next moves should be.

October 9, 2016

The seventh installment in our preaching series is entitled, "The Requirements of a Steward" (1 Corinthians 4:1-2). This sermon reminds us of the faithfulness and commitment required to be a good steward. If meaningful change is to take place within the stewardship program of our church patience and commitment will be required of our congregation. Each member will have to be loyal to the financial commitment he or she makes.

October 10, 2016

The focus group is now at the place where their work of developing a theology of financial stewardship is to take place. They get to examine how at least three other congregations have approached this task. They are given seven questions composed by me to guide their thought processes and focus their attention on seven basic elements of a

theology of stewardship to aid them in the development of a document to help inform our congregation about what the Bible teaches about stewardship.

October 16, 2016

The last installment in the sermon series on stewardship is entitled, “Thanks Be to God for His Unspeakable Gift” (2 Corinthians (:1-15). This sermon helps us to understand how God can touch the hearts of other and move them to generously support our causes when they deem them worthy. Financial support will sometimes come from unexpected sources. Faith in God is essential to success of any ministry efforts we engage in to promote God’s work.

October 17, 2016

The last focus group session would prove my faith in both God and the members of this focus group to follow through with the task that had been assigned them from the start of this project, “the development of a theology of stewardship for a local congregation based on biblical truth.”⁷ They did not disappoint. They demonstrated that they had learned the information taught to them and understood the process they were asked to participate in. I believe this project proved to be a success for the congregation, the stewardship ministry and myself as pastor and project leader. However, this is just the beginning of a new direction in stewardship training and development for our congregation.

Conclusion

⁷ The theology of stewardship document can be found in Appendix E.

This project was successful in its efforts to educate a local congregation about the need to develop a theology of stewardship document based on biblical truth to guide and inform its' members about what the Bible actually teaches about the stewardship of giving. Although the final results of this project are not in yet, I am happy to report that a five to ten percent increase in pledges have been made. It will be January 2017 before the final pledges for this year's stewardship campaign are tallied. The pretest and posttest surveys used in this project allowed for the demonstration of the difference or improvement in the understanding of some of the facts coming out of the research done in association to this project after being educated through a series of eight stewardship sermons shared with the congregation.

The church's stewardship ministry which was chosen to be used as a focus group for this project did an excellent job. They were lead through an Eight Week Study that resulted in the development of a Theology of Stewardship Document for this local congregation. This document was successfully developed at the completion of their training. The training consisted of Biblical and Theological information from the eight stewardship sermons shared with the whole congregation during the implementation process of this project and Theoretical information from J. Clif Christopher's book, *Not Your Parent's Offering Plate: A New Vision for Financial Stewardship* shared with them during the focus group study. The focus group also studied four examples of stewardship documents used by other churches to help guide them in the possess of developing a theology of stewardship document for our congregation.⁸

⁸ See Appendix F.

The field notes simply confirm my involvement in and influence over the planning and implementation of this project throughout the whole process. I am pleased with the outcome of this project but I know there is still much more work to be done.

The questionnaire used in the pretest and posttest surveys needs some improvement some questions are a little to vague as to their meanings. In the demographic portion of the survey, questions about one's educational level or length of church membership or how long one has been a Christian were included. The use of interviews to get a better feel for the developmental process of the congregation or focus group was done to provide some data on how the thinking of these individuals evolved overtime as the process unfolded. Because of the time restrains on this portion of the DMin program the results of some of the changes in our congregation's stewardship program could not be included in this study. I do however plan to continue this training and testing program on an annual basis as a retreat or training program for our stewardship ministry. I will use this document to create a financial stewardship class to be shared with the National Baptist Convention USA Inc. Congress of Christian Education and Sunday School Publishing Board, the Alabama Baptist State Convention, and the Mount Pilgrim District Association of Jefferson County, Alabama. This document will also be converted into a book that can be used by any congregation interested in improving its financial stewardship program by basing it on biblical truth.

APPENDIX A
PRETEST AND POSTTEST SURVEYS

GREATER TEMLE MISSIONARY BAPTIST CHURCH
300 Fourth Avenue West – Birmingham, Alabama 35064

PRETEST STEWARDSHIP SURVEY
(Please print your information legibly)

Demographic Information:

Name _____

Address _____

Home Phone (____) _____ - _____ Cell Phone (____) _____ - _____

E-mail _____

(Please place a check in the box that applies to you)

Sex: Male _____ Female _____

Age: 18 – 25 _____ 26 – 35 _____ 36 – 45 _____ 46 – 60 _____

61 – 75 _____ 76 – 85 _____ 86 and above _____

Income Range: Below \$15,000 _____ \$15,000 - \$25,000 _____

\$26,000 - \$35,000 _____ \$36,000 - \$50,000 _____

\$51,000 - \$75,000 _____ \$75,000 - \$100,000 _____

Above \$100,000 _____

Survey Questions:

- | | True | False |
|---|-------|-------|
| 1. Stewardship is about our finances and not our faith. | _____ | _____ |
| 2. Stewardship is a form of worship. | _____ | _____ |
| 3. Stewardship is an end and not a mean? | _____ | _____ |
| 4. Stewardship is a form of charitable giving. | _____ | _____ |
| 5. Charitable giving should be based on relationship. | _____ | _____ |
| 6. Stewardship is about making disciples. | _____ | _____ |

	True	False
7. The amount of our gift should be based on the church's needs.	_____	_____
8. Giving changes people's hearts.	_____	_____
9. Biblical stewardship teaches proportionate giving.	_____	_____
10. Stewardship does not involve sacrifice.	_____	_____
11. Stewardship is motivated by an attitude of gratitude.	_____	_____
12. Stewardship and tithing is not the same thing.	_____	_____
	Yes	No
13. Are you a tither?	_____	_____
14. How long have you been a tither? (Number of Years)	_____	
15. When is the last time you increased your donation to the church?	_____	
	Last Month	Last Year
		Last 3 Years
		Last 5 Years
		Over 5 Years
	_____	_____
16. As the church staff ever explained our churches stewardship program to you?		
	Yes	No
	_____	_____
17. Do you know what our church's position on stewardship is?		
	Yes	No
	_____	_____
18. If asked could you explain our congregations' position on tithing?		
	Yes	No
	_____	_____

19. Would a better understanding of stewardship/tithing help you to give more generously to the church?

Yes	No
_____	_____

20. Do you give to other charities besides the church?

Yes	No
_____	_____

21. What percentage of your income do you give to other charities?

Less than 5%	More than 5%	Less than 10%	More than 10%
_____	_____	_____	_____

22. How many tithes were the people required to pay in the Old Testament?

One	Two	Three	Four	Five
_____	_____	_____	_____	_____

23. According to the New Testament what percent of our possessions belong to God?

10%	20%	50%	100%	None
_____	_____	_____	_____	_____

24. Which of these are supported by the tithe?

Temple Workers	Poor	Stranger	Festival Meals	All
_____	_____	_____	_____	_____

25. Where is the safest place to keep your treasure?

The Bank	A Safe	Buried	The Mattress	None
_____	_____	_____	_____	_____

GREATER TEMLE MISSIONARY BAPTIST CHURCH
300 Fourth Avenue West – Birmingham, Alabama 35064

POSTTEST STEWARDSHIP SURVEY
(Please print your information legibly)

Demographic Information

Name _____

Address _____

Home Phone () - Cell Phone () - _____

E-mail _____

(Please place a check in the box that applies to you)

Sex: Male _____ Female _____

Age: 18 – 25 _____ 26 – 35 _____ 36 – 45 _____ 46 – 60 _____

 61 – 75 _____ 76 – 85 _____ 86 and above _____

Income Range: Below \$15,000 _____ \$15,000 - \$25,000 _____

 \$26,000 - \$35,000 _____ \$36,000 - \$50,000 _____

 \$51,000 - \$75,000 _____ \$75,000 - \$100,000 _____

 Above \$100,000 _____

Survey Questions:

- | | True | False |
|---|-------|-------|
| 1. Stewardship is about our finances and not our faith. | _____ | _____ |
| 2. Stewardship is a form of worship. | _____ | _____ |
| 3. Stewardship is an end and not a mean? | _____ | _____ |
| 4. Stewardship is a form of charitable giving. | _____ | _____ |
| 5. Charitable giving should be based on relationship. | _____ | _____ |
| 6. Stewardship is about making disciples. | _____ | _____ |

	True	False
7. The amount of our gift should be based on the church's needs.	_____	_____
8. Giving changes people's hearts.	_____	_____
9. Biblical stewardship teaches proportionate giving.	_____	_____
10. Stewardship does not involve sacrifice.	_____	_____
11. Stewardship is motivated by an attitude of gratitude.	_____	_____
12. Stewardship and tithing is not the same thing.	_____	_____
	Yes	No
13. Are you a tither?	_____	_____
14. How long have you been a tither? (Number of Years)	_____	
15. When is the last time you increased your donation to the church?	_____	
	Last Month	Last Year
	Last 3 Years	Last 5 Years
	Over 5 Years	
	_____	_____
16. As the church staff ever explained our churches stewardship program to you?		
	Yes	No
	_____	_____
17. Do you know what our church's position on stewardship is?		
	Yes	No
	_____	_____
18. If asked could you explain our congregations' position on tithing?		
	Yes	No
	_____	_____
19. Would a better understanding of stewardship/tithing help you to give more generously to the church?		
	Yes	No
	_____	_____

APPENDIX B
STEWARDSHIP SERMONS

SERMON OUTLINE
For
August 28, 2016

TOPIC: God Teaches Us to Give

TEXT: Luke 6:38-39

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

The essence of this text is to explain to the people the value of giving.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

The essence of this sermon is to teach us the value of giving.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

The objective of this sermon is to get us to take advantage of the value of giving.

A. THE COGNITIVE RESPONSE

The cognitive response to this message should be to understand the value of giving.

B. THE AFFECTIVE RESPONSE

The affective response to this message is to accept the value of giving.

C. THE PSYCHO-MOTOR RESPONSE

The psycho-motor response to this message is getting its hearer to act on the value of giving.

PROPOSITIONAL PHRASE:

What are the values of giving?

PROBING QUESTION:

What are the values of giving?

UNIFYING WORD:

Identify

TRANSITIONAL STATEMENT:

Let us identify the values of giving revealed in these verses.

INTRODUCTION:

Our society today is described as being "Post Modern." A place where the focus of most people seems to have turned inward. The modern individual appears to be more private and self-centered. There is less activity or contact with our neighbors. It seems most people just want to be left alone. The willingness to help our neighbors seems to be a thing of the past. Our text for today however takes a totally different view about

involvement with the problems and needs of others. Let's see if we can identify the values of sharing our resources with others.

OUTLINE

1. The first value of giving is its' reciprocating revenue.
2. The second value of giving is its' bountiful blessings.
3. The third value of giving is that it produces a caring community.

CONCLUSION:

Giving has a way of giving back. When we are generous in our sharing with others God has a way of bring that same blessing back our way. Money can only flow through an open hand and not a closed fist. Sharing produces caring which helps to build relationships. Relationship helps to build community with in families, neighborhoods, and churches. There is value in giving why don't you try it and see. Share with a needy neighbor today because sharing is caring

SERMON OUTLINE
For
September 04, 2016

TOPIC: "Selecting a Secure Place to Store Our Valuables"

TEXT: Matthew 6: 19 - 21.

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

In this scriptural text Jesus is teaching that men should be concerned about where they store their treasures.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

In this sermon Jesus is teaching us that we also should be concerned about where we store our treasures.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

The objective of this sermon is to get us to recognize and treasure what is valuable to God.

D. THE COGNITIVE RESPONSE

1. The Cognitive response is for us to understand what is of God values.
- 2.

E. THE AFFECTIVE RESPONSE

3. The affective response is for us to value those things which God values.
4. .
- 5.

F. THE PSYCHO-MOTOR RESPONSE

6. The psycho motor response is to rid ourselves of those things that are temporal in value and replace them with things of eternal value.

PROPOSITIONAL PHRASE:

What reasons does this text give as to why we should trust the security of heaven and not that of earth?

PROBING QUESTION:

Why should we trust the security of heaven to protect our treasure and not the security of earth?

UNIFYING WORD:

Reasons

TRANSITIONAL STATEMENT:

Let us explore the reasons why Jesus encourages us to store our treasure in heaven and not on earth.

INTRODUCTION:

In this text Jesus encourages us not to lay-up for ourselves treasure on earth but rather store our treasure in heaven. He gives us three reasons why we should be concerned about where we store our treasure. He does not condemn the storing up of treasure but, warns us of the thing that threaten the loss of our treasure.

OUTLINE

1. The things on earth that threaten the loss of our treasure that won't threaten our treasure in heaven.
 - A. The Moth – biological agents
 - B. The Rust – chemical agents
 - C. The thieves – human agents
2. The difference between earthly treasure and heavenly treasure.
 - A. One is physical and spiritual
 - B. One is temporary and the other eternal
 - C. One is self-focused and the other is God focused
3. Both are heart controlling there the individual is required to choose which he will serve.

CONCLUSION:

To treasure something or someone is to assign great value to it. If we desire to have treasure in heaven we must use our possessions to glorify God and not ourselves. These instructions were explained by Jesus to the “rich young ruler” in Luke 18:18-23. If a person is to achieve this status in his/her life one is to “sell all their possessions and give the proceeds to poor come and follow him (Jesus) and then they would have treasure in heaven.” The young man in Luke chapter 15 could not do this because he could not depart with his possessions. We cannot be rich toward God and rich toward ourselves at the same time. We must choose whom we will serve with our wealth God or self?

SERMON OUTLINE
For
September 11, 2016

TOPIC: The Use of Wealth in Worship

TEXT: Luke 19:28-48

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

The essence of this text is to model and teach the proper use of wealth in worship.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

The essence of this sermon is to teach us how to use our wealth to worship God.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

The objective of this sermon is to get us to use our wealth to worship God.

G. THE COGNITIVE RESPONSE

7. The cognitive response is to help us to understand the proper use of wealth is to use it to worship God.

8.

H. THE AFFECTIVE RESPONSE

9. The affective response is to help us change how we feel about the use of our wealth to worship God.

10.

I. THE PSYCHO-MOTOR RESPONSE

11. The psycho-motor response is to use our wealth to worship God.

PROPOSITIONAL PHRASE:

What ways does the text give that we can use our wealth to worship God?

PROBING QUESTION:

How can we use our wealth to worship God?

UNIFYING WORD:

Ways

TRANSITIONAL STATEMENT:

Let us identify the ways this text suggest that we can use our wealth to worship God.

INTRODUCTION:

The twelfth chapter of Ecclesiastes teaches us that everything has a season and a purpose. Purpose is closely associated with use. When something lacks usefulness we say it lacks purpose. Purpose and use are also closely tied to opportunity. The opportunity to use our wealth for a worthy purpose only adds to its' value. Thus giving to the poor is lending to the Lord. God will not let you give more to him than he gives to you.

OUTLINE

1. We have to be willing to make ourselves and our resources available to God for his use (vss. 28-36).
2. We have to be willing to share what we know about Jesus with others (vss. 37-40).
3. We have to remain committed to the ministry of God through Christ (vss. 41-48).

CONCLUSION:

Using our wealth in worship requires our availability for service, our willingness to testify to others about what we know about the great saving acts of Christ, and our willingness to remain focused on the purposes to which God has called us to serve him. We increase the value and worth of our possessions when we use them for God's Glory

SERMON OUTLINE
For
September 18, 2016

TOPIC: Motivation

TEXT: John 3:1-16

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

The essence of this text is that it was love that motivated God to give Christ as a sacrificial offering for our sins.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

The essence of this sermon is to motivate us to become more sacrificial in our giving when motivated by our love for God and our fellowman.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

The objective of this sermon is to get us to allow love to motivate us to give more sacrificially.

J. THE COGNITIVE RESPONSE

The cognitive response to this message should be to understand the motivation behind sacrificial giving.

12.

K. THE AFFECTIVE RESPONSE

The affective response to this message is that we should allow our love to motivate our giving.

13.

L. THE PSYCHO-MOTOR RESPONSE

14. The psycho-motor response to this message is to do the things required of a good steward.

PROPOSITIONAL PHRASE:

What are the motivating factors for the sacrificial giving in this text?

UNIFYING WORD:

Motivating factors

PROBING QUESTION:

What motivating factors does this text identify for God's sacrificial giving?

TRANSITIONAL STATEMENT:

Let us identify the motivating factors revealed in this text.

INTRODUCTION:

Have you ever been so moved by a situation or condition that you felt that you had to do something about it? You just could not sit idle and allow things to continue down the path they were going. The cost of your involvement did not inhibit you from getting involved. No price was too great because you were willing to sacrifice it all. This was the situation in our text between God and man. Man was in trouble and needed God's help. The cost of man's salvation would be the life of God's only son. Yet God was willing to make this sacrifice. The question I pose before you in this sermon is why?

OUTLINE

1. Nicodemus' Curiosity (vss. 1-2).
2. Jesus' Answer (vs. 3).
3. Nicodemus' Question (vs. 4).
4. Jesus' Answer (vss. 5-8).
5. Nicodemus' Confusion (vs. 9).
6. Jesus' Explanation, Clarification, and Motivation (vss. 10-16).

CONCLUSION:

God's sacrificial giving should raise a critical question of concern in our minds: what could motivate God to pay such a high price for the salvation of someone like us? How can we not respond to such a great outpouring of love and sacrifice? The Apostle Paul says it best when he testifies, "For when we were yet without strength, in due time Christ died for the ungodly. For scarcely for a righteous man will one die: yet peradventure for a good man some would even dare to die. But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us." (Romans 5:6-8).

SERMON OUTLINE
For
September 25, 2015

TOPIC: You Can't Take it With You But You Can Send it Ahead

TEXT: Luke 12:33

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

In this scriptural text Jesus advised the people of his time that wise travelers convert their treasures over into the currency of their final destination.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

Jesus wants us to be wise travelers and convert our treasures into the currency of our future destination.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

To get us to understand and accept the fact that death is not our final destination and that we should work now toward converting our treasures to the currency of our eternal destination.

A. THE COGNITIVE RESPONSE

To understand why it is important to convert our treasures from temporal to eternal valuables.

B. THE AFFECTIVE RESPONSE

To accept the fact that in the end the heart follows the treasure and not the treasure the heart.

C. THE PSYCHO-MOTOR RESPONSE

To start working now to make sure our treasure is in the right place.

PROPOSITIONAL PHRASE:

What ways does this text give us to convert our earthly treasures into heavenly treasure?

PROBING QUESTION:

What are the ways this text suggest that we convert our material wealth into spiritual wealth?

UNIFYING word;

Ways

TRANSITIONAL STATEMENT:

Let us explore the ways this text gives us to convert our current wealth into that of our future destination.

INTRODUCTION:

One of the greatest concerns about traveling abroad is the need to convert our money over to the currency of the nation we will be visiting. It is wise not to wait until we get there to do so because we may find the rate of exchange to be unfavorable. In our text today Jesus is advising the people of his time to plan ahead and not get stuck in a hold.

OUTLINE

1. Sell it and give the proceeds to the poor
2. Get an indestructible money bag
3. Put it in a place where it will not be stolen or destroyed

CONCLUSION:

To convert our treasure from temporal to eternal we have to change three things about how we handle our treasure. The first thing we must change is how we use our treasure. Jesus suggests that we sell it and give the money to the needy. The second change we must make is what we carry or transport our treasure in, our current bag is undependable and we stand the risk of losing our money. Last we are encouraged to change where we store our treasure for safe keeping. The only way we can protect and secure our treasure is to convert it from temporal to eternal treasure by following these steps suggested by Jesus. Remember our heart follows our treasure and not our treasure our hearts.

SERMON OUTLINE

For

October 02, 2016

TOPIC: The Choice

TEXT: Matthew 6:24-34

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

The essence of this text is for Jesus listeners to make choice about whom they will serve, they cannot serve God and mammon.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

The essence of this sermon is that we also must make a choice about whom or what we will serve.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

The objective of this sermon is to get us to make the choice to serve God and not mammon.

A. THE COGNITIVE RESPONSE

The cognitive response to this message should be to understand the foolishness of worrying about things we cannot control.

B. THE AFFECTIVE RESPONSE

The affective response to this message is to get us to value those things which are important to God and trust him for the material things that we need.

C. THE PSYCHO-MOTOR RESPONSE

The psycho-motor response to this message is to spend our time doing those things which God requires and not seeking material wealth.

PROPOSITIONAL PHRASE:

How can we serve God and not mammon?

UNIFYING WORD:

Ways

PROBING QUESTION:

How can we seek God first?

TRANSITIONAL STATEMENT:

Let us identify the ways this text instructs us to seek God first.

INTRODUCTION:

One of the most difficult things to do today is to ask people not to worry especially when there seems to be so much more to worry about. Yet, in spite of all the things going on in our homes with our families, on our jobs, in our schools, on our streets, with our health, and even in our churches, how can Christ tell us not to worry? But in this passage of scripture that just exactly what he tells us. When ask why we should not worry the simply replies, “seek ye first the kingdom of heaven, and all these other concerns will be taken care of.” (paraphrase mine).

OUTLINE

1. Our first choice is to decide whose report we are going to believe: that of our eyes or that of our heart. (vss. 22-23).
2. Our second choice is to decide whose leadership we are going to follow: that of the morals or that of the money. (vss. 24-29).
3. Our third choice is to decide on whom should I depend to provide for my needs: God or myself? (vss. 30-34).

CONCLUSION:

God presents us with a choice. We and we along are responsible for the consequences we will face as a result of our choice. Others can influence you but they cannot decide for you. You must decide for yourself. As Joshua shared with the children of Israel at his farewell address, “And if it seem evil unto you to serve the Lord, choose you this day whom you will serve: whether the gods which your fathers served that were on the other side of the flood, or the gods of the Amorites, in whose land you dwell: but as for me and my house, we will serve the Lord.” (Joshua 24:15).

SERMON OUTLINE
For
October 09, 2016

TOPIC: The Requirements of a Steward

TEXT: 1 Corinthians 4:1-2

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

The essence of this text is to identify what are the requirements of a stewardship.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

The essence of this sermon is to teach us the requirements of a steward of God.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

The objective of this sermon is to get us to live up to these requirements.

A. THE COGNITIVE RESPONSE

The cognitive response to this message should be to understand the importance of these requirements to being a good steward.

B. THE AFFECTIVE RESPONSE

The affective response to this message is to accept the challenges of the requirements of good stewardship.

C. THE PSYCHO-MOTOR RESPONSE

The psycho-motor response to this message is to do the things required of a good steward.

PROPOSITIONAL PHRASE:

What are the requirements that this text identifies as being necessary for good stewardship?

UNIFYING WORD:

Requirements

PROBING QUESTION:

What are the requirements of being a good steward?

TRANSITIONAL STATEMENT:

Let us identify the requirements of good stewardship revealed in these verses.

INTRODUCTION:

Stewardship is a primary part of the relationship between God and man. It dates back to the time of creation before the fall. However, God has maintained this covenant relationship with man to be his steward even after man's fall from grace. It is through the

sacrifice of Jesus Christ and the empowerment of the Holy Spirit that mankind can now fulfill the requirements of being a good steward before God. Because he died for us through the aid of the Holy Spirit we can now live for him as good stewards.

OUTLINE

1. Good stewardship requires accountability.
2. Good stewardship requires the handling of one's commission with responsibility.
3. Good stewardship requires that one performs his duties faithfully.

CONCLUSION:

Good stewardship requires that a person is accountable, responsible, and faithful. These virtues are difficult to achieve without the help of the Holy Spirit.

SERMON OUTLINE
For
October 16, 2016

TOPIC: Thanks be to God for His Unspeakable Gift

TEXT: 2 Corinthians 9:1-15

ESSENCE OF THE TEXT STATED IN A SENTENCE (ETS):

The essence of this text is Paul expressing thanks to God for generous gift sent to Jerusalem by the Macedonians.

ESSENCE OF THE SERMON STATED IN A SENTENCE (ESS):

The essence of this sermon is to teach us to be just as thankful to God for his gifts when he motivates others to bless us.

OBJECTIVE OF THE SERMON STATED IN A SENTENCE (OSS):

The objective of this sermon is to express gratitude to God for his amazing generosity.

A. THE COGNITIVE RESPONSE

The cognitive response to this message should be to understand that God is the ultimate source of all our blessings.

B. THE AFFECTIVE RESPONSE

The affective response to this message is to accept the gifts of God no matter who the human source may be.

C. THE PSYCHO-MOTOR RESPONSE

The psycho-motor response to this message is to share our resources with others.

PROPOSITIONAL PHRASE:

What are some of the reasons that this text identifies that we should be grateful to God for?

UNIFYING WORD:

Reasons

PROBING QUESTION:

What are the reasons for our gratitude?

TRANSITIONAL STATEMENT:

Let us identify the reasons we should be grateful for God's unspeakable generosity.

INTRODUCTION:

God is a generous giver. Christ reminds us in Luke 6:38 to “give and it shall be given unto; good measure, pressed down, and shaken together, and running over, shall men give into your bosom, for with the same measure that ye mete withal it shall be measured to you again.” This scripture teaches us of the blessing it is to give not just to the recipients but to the givers as well.

OUTLINE

1. You have to be ready to give (vss. 1-5).
2. You give to increase the fruits of your righteousness (vss. 6-10).
3. You give to cause others to give thanks unto GOD for you (vss.11-15).

CONCLUSION:

“So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, always having all sufficiency in all things, may have an abundance for every good work. As it is written: “He has dispersed abroad, He has given to the poor; His righteousness endures forever” (2 Corinthians 9:7-9).

APPENDIX C
LESSON PLANS

LESSON PLAN FOR WEEK ONE

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship for a Local Congregation Based on Biblical Truth.

LESSON TITLE:

Book Review of “It’s Not Your Parents Offering Plate” by Clif Christopher.

LESSON OBJECTIVES:

This session we will review the projects overview and calendar for the focus group study with group members. We have a question and answer session with the focus group to clear-up any questions they fair have about this study. We will assign homework for the next session.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays’ Sermon

Review Scriptures Assigned for this Session.

(We will discuss how each of the ideas identified relates to our initial assignment.)

Question and Answer Period

Give Homework Assignment for next session

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C., Managing God's Money: A Biblical Guide. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

The Homework assignment for next session is study the scriptures assigned for homework this session.

LESSON PLAN FOR WEEK TWO

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship for a Local Congregation Based on Biblical Truth.

LESSON TITLE:

Book Review of "It's Not Your Parents Offering Plate" by Clif Christopher.

LESSON OBJECTIVES:

This session we will review scriptures assigned as homework from session one. We will identify the main ideas presented in each scripture.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays' Sermon

Review Scriptures Assigned for this Session's Lesson

(We will discuss how each of the ideas identified relates to our initial assignment.)

Question and Answer Period

Give Homework Assignment for next session

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C., *Managing God's Money: A Biblical Guide*. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

The Homework assignment for next session is to read chapters one and two from J. Clif Christopher's book, entitled *It's Not Your Parents Offering Plate*.

LESSON PLAN FOR WEEK THREE

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship for a Local Congregation Based on Biblical Truth.

LESSON TITLE:

Book Review of *It's Not Your Parents Offering Plate* by Clif Christopher.

LESSON OBJECTIVES:

This session we will review chapters one and two. We will identify the main ideas presented in each chapter.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays' Sermon

Review Chapters Assigned for this Session's Lesson

(We will discuss how each of the ideas identified relates to our initial assignment.)

Question and Answer Period

Give Homework Assignment for next session

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C., *Managing God's Money: A Biblical Guide*. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

The Homework assignment for next session is to read chapters three and four.

LESSON PLAN FOR WEEK FOUR

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship for Our Congregation Based on the New Testament.

LESSON TITLE:

Book Review of *It's Not Your Parents Offering Plate* by Clif Christopher.

LESSON OBJECTIVES:

This session we will review chapters three and four. We will identify the main ideas presented in each chapter.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays' Sermon

Review Chapters Assigned for this Session's Lesson

(We will discuss how each of the ideas identified relates to our initial assignment.)

Question and Answer Period

Give Homework Assignment for next session

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C., *Managing God's Money: A Biblical Guide*. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

The Homework assignment for next session is to read chapters five and six.

LESSON PLAN FOR WEEK FIVE

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship for Our Congregation Based on the New Testament.

LESSON TITLE:

Book Review of It's Not Your Parents Offering Plate by Clif Christopher.

LESSON OBJECTIVES:

This session we will review chapters five and six. We will identify the main ideas presented in each chapter.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays' Sermon

Review Chapters Assigned for this Session's Lesson

(We will discuss how each of the ideas identified relates to our initial assignment.)

Question and Answer Period

Give Homework Assignment for next session

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C., Managing God's Money: A Biblical Guide. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

The Homework assignment for next session is to read chapters seven and eight.

LESSON PLAN FOR WEEK SIX

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship for Our Congregation Based on the New Testament.

LESSON TITLE:

Book Review of It's Not Your Parents Offering Plate by Clif Christopher.

LESSON OBJECTIVES:

This session we will review chapters seven and eight. We will identify the main ideas presented in each chapter.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays' Sermon

Review Chapters Assigned for this Session's Lesson

(We will discuss how each of the ideas identified relates to our initial assignment.)

Question and Answer Period

Give Homework Assignment for next session

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C., Managing God's Money: A Biblical Guide. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

The Homework assignment for next session is to review all eight chapters of the book.

LESSON PLAN FOR WEEK SEVEN

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship For Our Congregation Based on the New Testament.

LESSON TITLE:

Document Review of Three Sample Theology of Stewardship Documents from other churches.

LESSON OBJECTIVES:

This session we will review three sample theologies of stewardship documents from other churches. We will identify the main ideas presented in each of these documents.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays' Sermon

Review Documents Assigned for this Session's Lesson

(We will discuss how each of the ideas identified relates to our initial assignment.)

Question and Answer Period

Give Homework Assignment for next session

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C., *Managing God's Money: A Biblical Guide*. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

The Homework assignment for next session is to review all eight chapters of the book

LESSON PLAN FOR WEEK EIGHT

SUBJECT/COURSE:

Focus Group Study

TOPIC:

Developing a Theology of Stewardship for a Local Congregation Based on Biblical Truth.

LESSON TITLE:

Book Review of "It's Not Your Parents Offering Plate" by Clif Christopher.

LESSON OBJECTIVES:

Compile the answers from the study questions to develop our theology of stewardship document.

SUMMARY OF TASK/ACTIONS:

Opening Prayer/Grace

Review Sundays' Sermon

Compile the answers given for each study question to develop our Theology of Stewardship Document for the Greater Temple Missionary Baptist Church.

(We will discuss how each of the answers identified relates to our initial assignment.)

Question and Answer Period

Thank you to the Focus Group members for their hard work, commitment, and dedication in helping to complete this project.

Closing Prayer

MATERIALS/EQUIPMENT:

We will use the chapter outline sheets provided by the class instructor along with a chalkboard to list the key concepts from each chapter as discussion aids.

REFERENCES:

Alcorn, Randy C.. Managing God's Money: A Biblical Guide. Carol Stream, IL: Eternal Perspective Ministries, 2011.

HOME WORK ASSIGNMENTS:

No Homework assignment.

APPENDIX D
DONOR LETTERS

SENIOR ADULT PLEDGE REQUEST LETTER

Dear Member(s),

It is that time of the year again when we are faced with those dreaded stewardship campaigns and budgeting matters for a new calendar year (2017). Our Church theme for next year is "Accepting God's Assignment To Be Stewards Over His Creation" (1 Cor. 4:2). Before I ask for your help with pledging for next year's budget, I want to stop and take a minute to say, thank you for the generous donations and sacrifices you made in 2016 to help our church carry out its ministry objectives and goals for the past year. Because of your generous support, we were able to enter the digital age by enhancing our worship services with new audio visual equipment and to add new surveillance cameras and hall monitors to help make our facility a safer place to worship and study. The addition of these new worship aids will enrich our overall worship experience. We also increased our ministerial staff by adding two new positions, a Senior Adult Minister, to improve our service to our seniors a most important part of our congregation. And secondly, we added a Church Administrator to our leadership team to improve the proficiency and effectiveness of our administrative staff. Our future looks bright and promising in the light of the new direction in which our church is moving. However, this process cannot continue without your much needed and appreciated financial support. I hope that we can depend on you once again in the coming year to help us to continue to guide and grow the ministries of this church into a bigger and brighter future for those whom we serve. You will find enclosed a pledge card which we ask you to sign, date and indicate the amount of the contribution we can depend upon from you. You can return your pledge card by turning it in to the finance office, by dropping it into the offering plate during Sunday's worship service or by mailing it back to the church in the self-addressed stamped envelope in this packet. Thank you for being such a caring, generous and dependable giver. Your financial support is both greatly needed and appreciated by our church. Because of people like you we are able to do a great work for Christ.

Yours Because I am His,

Pastor James A. Gibson, Jr.

MIDDLE AGE ADULT PLEDGE REQUEST LETTER

Dear Member(s):

It's time for our annual Stewardship campaign. Our Theme for next year is "Accepting God's Assignment To Be Stewards Over His Creation" (1 Cor. 4:2). We are seeking to bring glory to God by sharing part of our blessings with His church. Together, we can make this goal a reality.

Thank you for everything you did to help support the church last year. We would not have been able to achieve our ministry goals without your help. This is a very exciting time of growth and development for our church as we move forward with many new and innovative ways to carry out the ministry of the church. We are in the process of fully utilizing the audio visual system that was installed last year; bringing our website on line; moving to electronic giving and using other technological advancements to enhance the ministry of our church. We will be using social media and other methods of communication to reach out to our members and community to keep you informed and to spread the good news of Jesus Christ. You are vital to the success of our efforts as we move forward to a bright and promising future.

However, this process cannot continue without your much needed and appreciated financial support. I hope that we can depend on you once again this coming year to help us to continue to guide and grow the ministries of this church into a bigger and brighter future for those whom we serve. You will find enclosed a pledge card which we ask you to sign, date and indicate the amount of the contribution we can depend upon from you. You can return your pledge card by bringing it to the finance office, by dropping it into the offering plate or by mailing it back to the church using the self-addressed and stamped envelope included in this packet. Thank you for being such a caring, generous and dependable giver. Your financial support is both greatly needed and appreciated by our church. Because of people like you we are able to do a great work for Christ.

Yours Because I am His,

Pastor James A. Gibson, Jr.

YOUNG ADULT PLEDGE REQUEST LETTER

Dear Member(s):

Thank you for everything you did to help support the church's ministry programs last year. We would have not been able to achieve our ministry goals without your help. Thanks again for your generosity. It's time again for us to set forth our congregations' ministry plans for coming year. Our congregational theme for next year will be "Accepting God's Assignment Of Us As Stewards Over His Creation" (1 Cor. 4:2). We are seeking to glorify God by sharing a portion of our blessings with others through our churches in-reach and outreach ministries. We believe our ministry can make a difference in the quality of life experienced by others as well as ourselves by taking advantage of the technological advances available to us.

Our goal for next year is to improve and increase the usage of technology in our worship services, ministry programs and communications with our members, neighbors, and friends. This is a very exciting time of growth and development for our church. We are moving forward with many new and innovative projects to enhance the ministries of our church. We are in the process of fully utilizing the audio visual system that was installed last year; bringing our website on line; moving to electronic giving and using other technological advancements to enhance the ministry of our church. We will be using social media and other methods of communication to reach out to our members and community to keep you informed and to spread the good news of Jesus Christ.

I hope we can depend upon your financial support next year to help guide and grow our congregation into a bigger and brighter future. You will find enclosed a pledge card, which we ask that you sign, date, indicate the amount of the donation that we can depend upon from you, and return it to the church. You can return your pledge card by dropping it off to the finance office, or by placing it in the offering plate on Sunday, or by mailing it back to the church in the self-addressed stamped envelope provided with this communication. Thanks again for being such a caring, generous and dependable giver. Your financial support is both greatly needed and appreciated by our church. Thanks for your help in making our church more technologically relevant.

Yours Because I am His,

Pastor James A. Gibson, Jr.

APPENDIX E
A THEOLOGY OF STEWARDSHIP

**Theology of Financial Stewardship
of the
Greater Temple Missionary Baptist Church, Birmingham, Alabama**

We believe that God is the creator and owner of everything and all that we have comes from him and belongs to him. (Genesis 1:1; Exodus 20:11; Deuteronomy 8:17, 18, 10:14; Nehemiah 9:6; Psalms 24; Proverbs 16:4; and Colossians 1:16-18).

We believe that God appointed mankind as steward/manager over his creation. (Genesis 1:9, 17, 26-28, 2:4-8, 15; Malachi 3:10; Luke 12:42-47, Ephesians 4:11-13, Hebrew 1:2; and Titus 1:7, 9).

We believe giving is a form of worship. (Genesis 14:18-20; Psalm 100:4; Proverbs 3:9-10, 14:21, 19:17; Malachi 3:8; Malachi 3:9-10; Matthew 6:21,24; Romans 15:1; 1 Corinthians 8:7,12; 2 Corinthians 9:7,8; 1 Timothy 6:18-19; and Hebrews 7:1-22).

We believe that God requires us to give to the church, the poor, the stranger, and the celebrations of religious holy days. (Leviticus 27:1-2, 30-32; Deuteronomy 12:5-7,13, 14:22-29; Numbers 25:26-29; Proverbs 14:21, 19:17; Malachi 3:8; Matthew 22:37-39; Mark 12:43-44; Luke 6:27-28; Galatians 6:10; Romans 12:1-2,13, 15:1; and 1 Timothy 5:8).

We believe that although the Old Testament taught the giving of tithes and offerings, the New Testament encourages us to give even more as proportional freewill givers. (Exodus 25:2; 1 Chronicles 29:9; Psalm 54: 6-7; Proverbs 11:24; Malachi 3:8-10; Mark 12:43-44; Luke 6:38; Acts 20:35; Romans 12:1; and 2 Corinthians 9:1-15).

We believe that the scriptures teach that everyone is to give proportionally as God has blessed them. (Deuteronomy 15:10-11, 16:17; Luke 12:48; and 2 Corinthians 9:6-7).

We believe that the Bible teaches us to support the church through our gifts and donations above all other organizations of human origin. (Leviticus 27:30; Numbers 18:26; Deuteronomy 14:24; 2 Chronicles 31:5; Matthew 12:6-8; 2 Corinthians 16:1,2; Romans 12:6-8; and James 1:17).

APPENDIX F

EXAMPLES OF OTHER STEWARDSHIP THEOLOGIES

EXAMPLE #1

(Source Unknown)

A Theology of Biblical Stewardship Is About:**Worship**

(Genesis 4:2-5; 1 Corinthians 29:9, 16; 2 Corinthians 8:1-9, 15; Philippians 4:14-19; Hebrews 13:16)

1. Giving is an act of spiritual worship just as praise, prayer, or song. Giving must first begin by giving ourselves to the Lord. Generous giving naturally follows.

2. When we give as an act of worship, we promote fellowship in the family and demonstrate a unity with God's character.

3. Giving is a spiritual activity that produces eternal rewards.

Ownership

(Exodus 25:1-2; 35:4-5, 21; 36:5-7; Proverbs 11:24-25; Matthew 6:19-34; 19:21; Luke 12:33; 1 Timothy 6:6-10, 17-19)

1. God entrusts each of us with financial ability in varying proportions.

2. God's ownership of all things allows Him the right to demand accountability from us.

3. God expects us to cultivate and multiply that which He has given us to manage.

4. Biblical stewardship offers glory and thanksgiving to God.

Intentionality

(First fruits-Exodus 23:16, 19; Leviticus 2:12; 23:10; Proverbs 3:9, 10; 1 Corinthians 16:2)

1. Our giving should be thought out, planned, and prayed for in advance.

2. Our giving should be representative of voluntary "purposeful" Gratitude to our Lord.

3. Our giving should not be casual, impulsive, or under pressure, coercion, or guilt.

Sacrifice

(Deuteronomy 12:6; 16:10, 17; Mark 12:41-44; Luke 19:1-10; 2 Corinthians 8:3)

1. God measures our giving not by just what we give, but also by what we keep for ourselves.

2. God measures our giving in relation to the amount of sacrifice rather than just the contribution.

3. Christ sacrificed his life because of his love for us; therefore, we desire to give sacrificially in return.

Proportional Giving

(Proverbs 3:9-10; 11:24, 25; Mark 12:41-44; Luke 21:1-4; 1 Corinthians 16:1-9; 2 Corinthians 8:7; 9:6-15)

1. God wants our giving to be in proportion to our prosperity.

2. God wants us to grow in our giving just as we grow in our faith, love, and knowledge of the Word and prayer. To limit our giving to a specific percentage over our lifetime would be like limiting our prayer ministry, Bible study, faith, etc.

Systematic Giving

(1 Corinthians 16:1-9; 2 Corinthians 8:10-9:5)

1. God wants our giving to be regular and systematic.
2. God promises blesses for a diligent and faithful stewardship ministry. The ministry of giving has its own specific rewards.¹

¹ Mikell, *Crafting A Theology Of Stewardship*, Kindle Loc. 435-462.

Example #2
Kingwood United Methodist Church, Kingwood, TX

KUMC recognizes that God is the Great provider of all life. We have responded to the call of Jesus Christ to receive the gift of salvation and to become disciples. Individuals who profess faith in Jesus Christ come to understand that stewardship extends to all of life. Including intellectual abilities, spiritual gifts, possessions, and the time we give.

The KUMC community of faith, steeped in the Wesleyan tradition guided by the Holy Spirit, responds to life in the following way:

- We express our commitment to God through our **Presence**. Believers assemble together for worship, study, and fellowship in a variety of activities and classes.
- We express our trust in God through our **Prayers**. All who attend KUMC are encouraged to pray together in worship, classes, and gatherings. We learn that prayer is vital to successful Christian living, and learn the discipline to engage God at any time, place and circumstances.
- We express our trust in God through our **Gifts**. A powerful way of personal commitment to Christ is a financial gift that enables the Church to minister to human, spiritual, and emotional needs. These gifts afford the ability to experience quality worship, relevant teaching, spreading the Gospel through missions outreach, and providing programs that nurture children and youth.
- We respond to the leading of God by our **Service**. KUMC lives out a desire to reach other persons with the love of Jesus Christ. It is present by the countless hours of serving programs within KUMC and reaching out to the last, the least, and the lost wherever the needs arise. KUMC seeks to grow new opportunities that allow all to experience what God can do with faithful response.
- We commit our lives as a **Witness** to God. The community of faith at KUMC acknowledges that our lives should reflect who we say we are in Jesus Christ. We actively share faith with all persons who will hear the Gospel.

The Community of faith gathered at KUMC treasures who we are, and invites all to a meaningful life of purpose and discipleship. The more that is given in response to God, the greater the impact the Holy Spirit will have on all communities that we serve.²

² Mikell, *Crafting a Theology of Stewardship*, Kindle Loc. 462-474.

Example #3 Covenant Presbyterian Church, Austin, TX

A Covenant of Financial Life

Both the Old and the New Testaments teach that all we have is a gift from God. As God's stewards and people of faith, we are taught to bring God the first fruits. For many Christians, money is symbolic of the first fruits, and the faithful use of it is a source of great blessing.

Money is important. It is the medium we use to accomplish many of the church's goals, and it is through money we participate in aspects of the church's mission that would otherwise be closed to us. Our generous financial support enables the church's ministries of proclamation and justice-seeking and service and compassion, locally, nationally, and internationally. Thus, a commitment of money as a spiritual discipline is at the heart of our Christian responsibility.

- Make a 2012 financial stewardship pledge online.
- Download and print a 2012 financial stewardship pledge card.
- If you aren't ready to pledge, please consider making an eContribution.

Questions and Answers About the Spiritual Basis of Stewardship

What is stewardship? Stewardship is everything we do after we say, "We believe...." It is our living relationship with God. Stewardship is our response to the many gifts we receive from God. It is our personal recognition of God's grace (unearned favor). It is our response to God's unconditional love and salvation through Jesus Christ, and the gift of grace through the Holy Spirit.

Isn't stewardship only about money? Stewardship involves our whole being—our talent, time and effort, and financial resources. It is how we express to God our appreciation for the gift of life in Jesus Christ using his Church as an instrument through which we dedicate ourselves.

Stewardship is not simply about money. Stewardship is a fundamental of Christian discipleship. It is about how we live and how we give. What do we give to God in response for all that has been given to us? We give in response to the gifts of unconditional love, salvation, and grace. Most people find giving their time and talent easy, almost natural. Giving our treasure seems more difficult for many people.

Why should I pledge? Each of us has been spiritually enriched in years past by participating in a prayerful consideration of how we allocate God's gifts to us. Your tithe and offering should be a byproduct of prayerful consideration as God works on your conscience.

Why do we only hear about stewardship when it is time to renew our pledge? At Covenant we have traditionally talked about “stewardship” only once during the year, therefore the main emphasis was on financial needs and giving. We remind each other that stewardship is a year-round subject. In the fall we are looking forward to the coming year’s programs and the need to finance those activities. In the winter and spring we emphasize how each of us can offer our time and talent in Christ’s service teaching, mission, singing, or simply cleaning up after church suppers.

My income comes from investments and commissions—why must I pledge when I am unsure of my next year’s income? Pledging is intended to help the Session and program director’s budget for the ongoing activities of the church. It is not essential that you submit a pledge, but it makes the management of the church’s activities much easier. You are encouraged to pledge what you believe God is calling you to give and then adjust to your personal income experience as the year goes along.

Who decides how Covenant’s resources are allocated? The Session is charged with the responsibility of managing the affairs of Covenant. The Session consists of 15 ordained elders, one-third of whom are elected each year to a three-year term by the congregation. This is in keeping with the Book of Order and the Constitution of the Presbyterian Church (US).³

³ Mikell, *Crafting a Theology of Stewardship*, Kindle Loc. 474-502.

EXAMPLE #4
Church of the Good Samaritan, Paoli, PA

Stewardship

Acknowledging that all we have is from and for God, we seek to incorporate a biblical stewardship model as part of our common life by:

Discovering our gifts and answering the call God has on each of our lives.

Encouraging each person to discover the ministry or service to which each is called.

Giving to God what is God's in support of the mission of His church in the world.

Being good stewards of the treasure with which we are entrusted as a church community.

Being thorough, open, and forthright in all communications so as to promote common direction, vision, and awareness among parishioners.

Helping one another to discover balance in our financial lives, so that we are able to be of service to others.

Extending the application of our gifts beyond the Good Samaritan community.

Biblical Foundation

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:7).

But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving. (2 Corinthians 8:7)

The gifts God gives are for works of service, to build up the body of Christ until we reach unity in the faith and knowledge of God's son, maturing to the fullness of Christ. (Ephesians 4:11-13)

Let us rejoice and be glad and give him glory (Revelation 19:7a)

Like Paul's letter to the churches, we must first find ways to stay in touch and in tune with our community of faith while at the same time effectively welcoming those who are seeking the good news.

Current Situation

Biblical stewardship at the Church of the Good Samaritan is seen as a whole life issue and is backed by strong teaching and generosity in giving of time, talent, and treasure is an essential part of the Christian walk. We have a commitment to living into our mission as Good Samaritans and have many vibrant ministries. A wide cross section of the congregation joins in outreach including in our mission Fair Days, Christmas Tyree Sale, Food closet, and thrift Shop. We have been blessed with faith-filled giving, and

there is a foundation of loyal financial support. Pledging has been declining, but regular giving has not declined. Communications have increasingly linked our stewardship campaign to the vision God has for our church family and budget reflecting the vision. We have faithful leadership of finances and facilities, energized ministries, vibrant communications, a balanced budget, and well serviced facilities all to honor him.

Ministry leadership and participation is from a focused few. Similarly much of our giving comes from a small portion of our congregation. Volunteer fatigue, transition of ministry leadership, and raising up leaders are concerns. Legacy ministries and funding limit focus on imperatives from strategic planning. Stewardship of the property is mixed. Communication could benefit from greater consistency, thematic uniformity, and broadened participation in electronic communication modes, some of the property, e.g., the sanctuary and the atrium, are pristine and spectacular, while other parts are now showing their age.

For Thy Church that evermore, lifteth holy hands above;
 Off'ring up on ev'ry shore, Her pure sacrifice of love;
 Lord of all, to Thee we raise this, our hymn of grateful praise.
 For Thyself, best Gift Divine, to the world so freely given,
 For that great, great love of Thine, peace on earth and joy in heaven.
 Lord of all, to Thee we raise this, our hymn of grateful praise.
 --"For the beauty of the Earth" by Folliot S. Pierpoint⁴

⁴Mikell, *Crafting a Theology of Stewardship*, Kindle Loc. 502-531 of 585.

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